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THIRTY-THIRD ANNUAL REPORT

OF

Maple T. Harl

State Bank Commissioner

OF THE

STATE OF COLORADO



To His Excellency

Hon. Ralph L. Carr

The Governor of the State

of

Colorado

For the Period from January 1, 1939

December 31, 1940

BRADFORD-ROBINSON Ptg. Co.
DENVER, COLO.

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BRADFORD-ROBINSON PTG. CO.
DENVER, COLO.

DEPARTMENT ESTABLISHED

The Department of Banking was established
by Legislative enactment approved
April 13, 1907

FORMER COMMISSIONERS

*H. M. BEATTY

*EMIL W. PFEIFFER

*E. E. DRACH

*GRANT McFERNON

*Deceased

Official Roster

STATE BANK COMMISSION

MAPLE T. HARL, *State Bank Commissioner*

AXEL B. OLSON, *Chief Deputy State Bank Commissioner*

DEPUTY STATE BANK COMMISSIONERS

JOHN JEPSON

GEO. T. ATCHISON

WALTER J. NELSON

CAROLINE CECCHINI, *Clerk*

GERTRUDE SCHIOTT, *Stenographer*

OFFICE

Room 125 State Office Building

DENVER, COLORADO

Telephone KEystone 1171, Branch 217



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Letter of Transmittal

March 31, 1941.

To His Excellency,
RALPH L. CARR,
Governor of Colorado.

Sir:

In accordance with the provisions of Section 68, Chapter 44, Session Laws of Colorado 1913, I have the honor to submit, herewith, the Thirty-third and Thirty-fourth Annual Reports of the Department of Banking for the years 1940 and 1941.

As of December 31, 1940, there were 275 instrumentalities under the supervision of this department, to-wit: 68 banks and trust companies, 8 industrial banks, 56 credit unions, 142 money lenders and 1 title insurance company, with total resources of \$206,463,603.12.

During the above-mentioned period the total income of this department from such sources as examinations and license fees, amounted to \$84,558.88. Total disbursements for the same period were \$48,890.94. The net income of \$35,667.94 accrued to the General Fund of the state.

Respectfully submitted,

MAPLE T. HARL,
State Bank Commissioner.

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BANKS BECOMING MEMBERS OF FEDERAL RESERVE BANK

The Security State Bank of Sterling, Sterling
The Moffat County State Bank, Craig

ORGANIZED OR INCORPORATED

The Bank of Douglas County, Castle Rock

AMENDMENT, INCREASED CAPITAL STOCK

The Bank of Kremmling to \$25,000.00
The Security State Bank of Sterling to \$100,000.00

MONEY LENDERS

There were 134 money lenders licensed during 1939.

CREDIT UNIONS

Four credit unions were organized in 1939, making a total of 52.

INDUSTRIAL BANKS

During 1939 there were 7 industrial banks in operation.

Annual Report 1940

BANKS BECOMING MEMBERS OF FEDERAL RESERVE BANK

United States Bank of Grand Junction, Grand Junction
Gunnison Bank & Trust Company, Gunnison

ORGANIZED OR INCORPORATED

Commercial Bank of Leadville, Leadville

MONEY LENDERS

There were 142 money lenders licensed during 1940.

CREDIT UNIONS

Four credit unions were organized in 1940, making a total of 56.

INDUSTRIAL BANKS

During 1940 there were 8 industrial banks in operation.

Credit Union 1940

Utah Junction Employees Credit Union.....	Utah Junction
Denver & Salt Lake Railway Trans. and Clerks Credit Union....	
.....	Denver
Denver Credit Union.....	Denver
Denver Postal Credit Union.....	Denver
Pikes Peak Credit Union.....	Colorado Springs
Swift Denver Employees Credit Union.....	Denver
St. Dominic's Parish Credit Union.....	Denver
The Armour Denver Employees Credit Union.....	Denver
The Cosmopolitan Hotel Employees Credit Union.....	Denver
Denver Rio Grande Credit Union.....	Denver
Cudahy Denver Employees Credit Union.....	Denver
Municipal Employees Credit Union of Denver.....	Denver
The Shirley-Savoy Hotel Employees Credit Union.....	Denver
Gates Mutual Credit Union.....	Denver
Sacred Heart Parish Credit Union.....	Alamosa
Denver Post Employees Credit Union.....	Denver
Conoco Employees Credit Union.....	Denver
Colorado State Employees Credit Union.....	Denver
Denver Public School Employes Credit Union.....	Denver
Denver Municipal Water Works Employes Credit Union.....	Denver
Campbell-Sells Employes Credit Union.....	Denver
Rocky Mountain News Employees Credit Union.....	Denver
Denver Credit Union of Union Pacific Employees.....	Denver
Denver Massee Employees Credit Union.....	Denver
College Credit Union of Greeley.....	Greeley
Pueblo Teachers Credit Union.....	Pueblo
Denver Dry Goods Employees Credit Union.....	Denver
Southern Colorado Power Co. Credit Union.....	Pueblo
Alexander Film Co. Credit Union.....	Colorado Springs
The University of Colorado School of Medicine and Hospitals	
Credit Union.....	Denver
The Denver Street Railwaymen's Credit Union.....	Denver
The Bellico Credit Union.....	Denver
Public School Credit Union of Weld County.....	Greeley
Burnham Rio Grande Credit Union.....	Denver
Wedenem Credit Union.....	Denver
Colorado Laundry Employees Credit Union.....	Pueblo
Denver Dining Car Waiters & Sleeping Car Porters Credit	
Union.....	Denver
Columbine Laundry Employees Credit Union.....	Denver
Neusteter Employees' Credit Union.....	Denver
C. B. & Q.-C. & S. Employees Credit Union.....	Denver
Public Service Employees Credit Union.....	Denver
Decibel Credit Union.....	Pueblo
The Colorado & Southern Credit Union.....	Denver

Railway Express Employees of Colorado Credit Union.....	Denver
The C. F. & I. Power Department Credit Union.....	Pueblo
Star-Journal & Chieftain Credit Union.....	Pueblo
Western Auto Supply Credit Union.....	Denver
Arapahoe County Teachers Credit Union.....	Englewood
St. Cajatan's Parish Credit Union.....	Denver
Cooperators Credit Union.....	Alamosa
Holy Trinity Parish Credit Union.....	Trinidad
Gano-Downs Employees Credit Union.....	Denver
Fremont County Teachers Credit Union.....	Canon City
Gardner-Denver Employees Credit Union.....	Denver
Colorado Animal By-Products Manufacturing Co.....	Denver
Norbel Credit Union.....	Greeley

Money Lenders 1940

Acme Finance Co.....	Denver
Active Loan Service.....	Denver
Aetna Loan Co.....	Denver
American Loan System, Inc.....	Denver
Associated Inv. Co., Ltd.....	Grand Junction
Arkansas Valley Auto Co.....	Pueblo
Atlas Finance Co.....	Denver
Auld & Kissock.....	Fort Collins
Boulder Finance Co.....	Boulder
Cady L. Daniles, Inc.....	Colorado Springs
Capitol Credit Corp.....	Denver
Cash Credit Co.....	Colorado Springs
Central Finance Co.....	Denver
Central Loan Service.....	Pueblo
Citizens Finance Co.....	Grand Junction
City Finance Co.....	Greeley
City Finance Co.....	Denver
City Loan Co.....	Pueblo
City Loan Co.....	Trinidad
City Loan Co.....	Colorado Springs
Cline Finance Co.....	Denver
Colfax Finance Co.....	Denver
Colorado Finance Co.....	Grand Junction
Co-Operative Finance, Inc.....	Denver
Colorado Loan Corp.....	Denver
Colorado Springs Industrial Loan Co.....	Colorado Springs
Commercial Invest. Co.....	Denver
Commerce Loan Co.....	Denver
Community Credit Co.....	Pueblo
Copp, Wm. R.....	Trinidad
Credit Loan.....	Pueblo
Credit Loan Plan.....	Denver

Credit Finance Co.....	Denver
Dent, Wm. Langston.....	Brighton
Denver Motor Finance Co.....	Denver
Dent, Herbert Langston.....	Fort Lupton
Denver Loan Co.....	Denver
Dolores Finance Co.....	Dolores
D. & R. G. Mutual Loan Association.....	Grand Junction
Empire Finance Co.....	Denver
Fidelity Acceptance Corp.....	Denver
Finance Corp.....	Denver
Finance Corp.....	Pueblo
First Finance Co.....	Denver
Fist, A. E.....	Pueblo
Fishel, Ralph M., & Co.....	Denver
Fremont Finance Co.....	Canon City
Fulton Loan Service, No. 3, Inc.....	Denver
Garfield Finance Corp.....	Glenwood Springs
General Credit Corp.....	Canon City
General Credit Corp.....	Denver
General Finance Corp.....	Englewood
General Finance Service.....	Colorado Springs
Golden Finance Co.....	Denver
Greeley Finance Co.....	Greeley
Gross Finance Co.....	Denver
Guaranty Loan Society.....	Denver
Guaranty Loan Society.....	Pueblo
Gunnison Finance Co.....	Gunnison
Heaton, Joseph.....	Denver
Home Loan & Investment Co.....	Grand Junction
Household Finance Co.....	Denver
Howery-Berg, Inc.....	Denver
Ideal Finance Co.....	Denver
Intermountain Finance Co.....	Durango
Industrial Finance Co.....	Trinidad
Iron City Investment Co.....	Pueblo
Iron City Investment Co.....	Lamar
Jim Furlong Loan Co.....	Denver
Jim Furlong Loan Co.....	Denver
Kelly, Fred R.....	Rocky Ford
Krier, Paul.....	Walsenburg
K. & S. Finance Co.....	Denver
Labor Finance Corp.....	Denver
La Junta Finance Co.....	La Junta
Leeman Auto Co.....	Denver
Liberty Industrial Loan Co.....	Denver
Lincoln Loan Corp.....	Denver
Local Loan Co.....	Denver
Local Loan Co.....	Pueblo
Local Loan Co.....	Colorado Springs
Loveland Loan & Finance Co.....	Loveland

Lincoln Loan Corp.....	Trinidad
McIntyre, O. I.....	Montrose
Meade Finance Co.....	Denver
Mathews, Ray R.....	Fort Collins
Modern Loan Assn.....	Denver
Montrose Finance Co.....	Montrose
Morr Loan Corp.....	Denver
Motor Discount Corp.....	Denver
Motor Finance Trust.....	Denver
Mountain Finance Corp.....	Denver
Mutual Finance Ass'n.....	Grand Junction
Mutual Loan Co.....	Denver
Mountain States Credit Co.....	Denver
National Loan Plan, Inc.....	Denver
Northern Acceptance Co.....	Loveland
Northern Colorado Finance Co.....	Greeley
Northwestern Loan Co.....	Denver
Peerless Finance Co.....	Denver
Peoples Loan & Invest. Co.....	Sterling
Personal Finance of Colo.....	Denver
Personal Finance of Colo.....	Pueblo
Pickett, Esther C.....	Boulder
Power Investment Co.....	Longmont
Pomeranz Co., The.....	Denver
Public Loan Co.....	Denver
Reliable Loan Co.....	Denver
Retail Finance Corp.....	Denver
Safeway Loan Corp.....	Denver
Safeway Loan Corp.....	Colorado Springs
Securities Credit Corp.....	Denver
Securities Credit Corp.....	Colorado Springs
Securities Credit Corp.....	Pueblo
Securities Credit Corp.....	Walsenburg
Securities Credit Corp.....	Fort Collins
Securities Credit Corp.....	Sterling
Signature Loan Plan.....	Denver
Southern Colorado Acceptance Corp.....	Pueblo
Stewart, Wm. E.....	Colorado Springs
Standard Finance Co.....	Denver
Standard Credit Co.....	La Junta
State Finance Co.....	Denver
Stenback, R. H.....	Brush
Stenback, R. H.....	Fort Morgan
Stenback, R. H.....	Sterling
Sun Money Co.....	Denver
Sun Money Co.....	Pueblo
Theleman, Wm. C.....	Colorado Springs
Treece, C. J. & T. J.....	Grand Junction
Turner Securities.....	Durango
Union Finance Co.....	Englewood

United Finance Corp.....	Denver
Union Finance & Loan Co.....	Denver
Valley Loan Co.....	Alamosa
West Colfax Loan Corp., Inc.....	Denver
Western Loan Corp.....	Denver
Western Loan Corp.....	Pueblo
Western State Finance Corp.....	Denver
Winograd, A.....	Greeley
Wright Securities Co.....	Fort Collins

Industrial Banks 1940

First Industrial Bank.....	Denver
Jim Furlong's Industrial Bank.....	Denver
Commonwealth Industrial Bank.....	Boulder
Colorado Industrial Bank.....	Denver
First Industrial Bank of Greeley.....	Greeley
Colorado Springs Industrial Bank.....	Colorado Springs
Commercial Credit Plan Industrial Bank.....	Denver
*Wigton Industrial Bank.....	Pueblo

*Discontinued business August, 1940.

ABSTRACT OF ALL BANKS AND TRUST COMPANIES UNDER SUPERVISION OF STATE BANK COMMISSIONER

RESOURCES	Total No. of Banks 66 June 30, 1939	Total No. of Banks 67 Dec. 30, 1939	Total No. of Banks 68 June 30, 1940	Total No. of Banks 68 Dec. 31, 1940
Loans and Dis. (Unsecured). \$	3,843,247.57	\$ 4,157,860.66	\$ 4,497,992.51	\$ 4,742,747.42
Loans and Dis. (Sec. by Col.)	12,819,485.71	13,659,047.17	14,314,600.18	16,114,832.58
Loans on Real Estate.....	2,738,523.83	3,212,926.40	3,108,008.22	3,282,876.74
Overdrafts (Sec. and Unsec.)	7,809.69	8,942.47	6,536.09	8,033.33
United States Bonds.....	9,017,282.57	8,354,818.38	7,636,976.12	7,892,211.10
Bonds to Secure Postal Sav.	24,000.00	32,075.00	.....	.....
Other Bonds and Securities.	9,205,968.41	9,325,240.75	8,834,172.90	8,324,880.66
Premium on Bonds.....	87,508.28	60,319.46	72,601.72	60,809.98
Furniture and Fixtures.....	186,027.80	172,337.98	165,519.09	145,240.83
Banking House.....	791,884.51	790,855.06	794,757.49	749,758.01
Other Real Estate.....	270,653.54	243,077.30	191,459.29	177,046.64
Due from Banks (not Resv.)	229,834.97	304,335.20	320,646.83	343,711.12
Cash Items (not including Checks on Other Banks)..	63,358.85	55,847.42	62,773.82	47,371.25
Due from Reserve Banks.....	22,636,517.82	25,001,813.78	25,948,097.68	28,797,119.60
Checks on Other Banks.....	719,144.26	622,186.26	540,481.42	909,998.30
Currency	1,634,670.00	1,715,699.00	1,584,200.00	1,760,899.00
Gold	37.50	37.50	.....	.....
Silver and Fractional Coin..	224,379.68	228,848.74	225,799.19	240,416.30
Other Resources.....	162,049.12	149,493.95	207,867.51	147,339.79
Total.....	\$64,692,384.11	\$68,095,762.48	\$68,512,490.06	\$73,745,292.65

LIABILITIES

Capital Stock	\$ 3,182,500.00	\$ 3,257,500.00	\$ 3,276,500.00	\$ 3,274,500.00
Surplus Fund	2,216,325.00	2,341,275.00	2,400,375.00	2,479,725.00
Undivided Profits (Net)....	1,225,634.65	1,205,494.89	1,281,034.49	1,397,516.88
Savings Accounts	18,724,017.98	19,350,507.76	19,572,184.33	19,734,788.73
Postal Savings Accounts...	28,855.18	32,890.87	17,890.87	15,000.00
Trust Funds.....	2,673,305.47	2,393,601.67	3,129,786.50	2,959,808.58
Dividends Unpaid	22,410.38	49,144.75	32,621.55	62,731.22
Individual Deposits	31,248,180.41	33,905,595.44	33,149,900.52	37,576,524.36
Due to Banks (not Resv.)...	1,797,188.95	1,875,569.78	1,726,086.66	2,166,839.87
Due to Reserve Banks.....	9,443.25	.....	.....	.....
Demand Certificates of De- posit	320,279.81	271,369.15	278,847.71	276,086.40
Time Certificates of Deposit	1,975,974.91	2,063,162.55	2,113,995.34	2,137,934.35
Certified Checks.....	30,664.97	65,448.30	54,504.31	54,829.35
Cashier's Checks	469,874.00	531,764.33	621,458.11	724,365.22
Reserved for Interest.....	34,290.30	26,850.98	24,485.49	37,109.28
Reserved for Taxes.....	309,544.23	297,912.35	335,580.06	326,259.03
Other Reserves	413,894.62	427,674.66	497,239.12	521,274.38
Total.....	\$64,692,384.11	\$68,095,762.48	\$68,512,490.06	\$73,745,292.65

Certificate Issued April 3, 1915

No. 286

THE FIRST STATE BANK OF ALAMOSA, ALAMOSA

(Alamosa County)

OFFICERS FOR 1939

C. P. Rex, President; F. A. Deppen, Vice-President; A. J. West, Cashier;
A. J. Maddux, Assistant Cashier.

DIRECTORS FOR 1939

C. P. Rex, F. A. Deppen, A. J. West, A. J. Maddux, A. S. Skirvin, O. S. Fountain.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	35,241.28	\$ 37,182.91	\$ 44,239.86	\$ 39,842.71
Loans and Dis. (Sec. by Col.)	179,681.38	161,223.16	182,548.81	114,262.48
Loans on Real Estate.....	18,946.20	18,148.30	15,201.16	5,105.13
Overdrafts (Sec. and Unsec.)	24.17	53.65	127.02	169.30
United States Bonds.....	9,350.00	9,350.00	9,350.00	9,350.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities..	10,249.37	10,510.36	8,104.17	9,079.01
Premium on Bonds.....				
Furniture and Fixtures.....	2,080.00	1,620.00	1,620.00	1,435.00
Banking House.....	10,200.00	9,600.00	9,600.00	9,000.00
Other Real Estate.....	1,501.00	751.00	751.00	2.00
Due from Banks (not Resv.)	3,700.45	1,256.24	1,969.63	1,625.13
Cash Items (not including				
Checks on Other Banks....	18.17	111.87	93.15	308.25
Due from Reserve Banks.....	129,674.30	75,686.75	30,241.98	108,508.09
Checks on Other Banks....	5,862.88	2,191.31	5,051.06	5,853.82
Currency	15,084.00	11,712.00	14,480.00	22,199.00
Gold				
Silver and Fractional Coin..	8,804.83	6,896.73	10,172.66	2,671.23
Expense Account.....				
Other Resources.....				
Total.....\$	420,418.03	\$ 346,294.28	\$ 333,550.50	\$ 329,411.15

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	12,500.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)....	9,148.84	7,827.37	11,430.03	17,201.15
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	69,793.27	69,432.73	63,230.96	63,991.97
Postal Savings Accounts.....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	303,860.99	218,590.68	206,378.82	197,569.01
Due to Banks (not Resv.)....				
Due to Reserve Banks.....				
Demand Certificates of Deposit				
Time Certificates of Deposit.	8,691.53	5,608.45	5,740.44	5,647.04
Certified Checks.....			10.00	
Cashier's Checks.....	673.40	1,235.05	6,235.25	4,456.98
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....	750.00	3,600.00	525.00	545.00
Total.....\$	420,418.03	\$ 346,294.28	\$ 333,550.50	\$ 329,411.15

OFFICERS FOR 1940

F. A. Deppen, President; C. P. Rex, Vice-President; A. J. West, Cashier;
A. J. Maddux, Assistant Cashier.

DIRECTORS FOR 1940

F. A. Deppen, C. P. Rex, A. J. West, A. J. Maddux, A. S. Skirvin, O. S. Fountain.

Certificate Issued August 4, 1908

No. 7

THE ASPEN STATE BANK, ASPEN

(Pitkin County)

OFFICERS FOR 1939

G. B. Brown, President; Harry A. Brown, Vice-President; D. W. Shores, Cashier.

DIRECTORS FOR 1939

G. B. Brown, Harry A. Brown, Susan S. Brown, James McSkimming, Sam Letey.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	6,317.19	\$ 4,342.32	\$ 3,877.89	\$ 2,707.69
Loans and Dis. (Sec. by Col.)	40,991.00	23,676.16	23,671.36	19,932.10
Loans on Real Estate.....	959.00	1,439.00	3,364.00	6,664.00
Overdrafts (Sec. and Unsec.)	25.14	63.08	25.35	15.04
United States Bonds.....	35,300.00	35,300.00	45,500.00	45,500.00
Bonds to Secure Postal Sav..	10,000.00	10,000.00	.....	.....
Other Bonds and Securities..	216,113.03	210,091.93	201,720.82	196,566.47
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	386.00	286.00	186.00	.....
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	283.00	283.00	183.00	1.00
Due from Banks (not Resv.).	225.00	120.00	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	204.62	.....	10.00	.....
Due from Reserve Banks.....	52,461.05	131,055.63	83,563.86	137,864.57
Checks on Other Banks.....	2,928.43	300.65	.....	.....
Currency	13,470.00	14,346.00	11,735.00	15,707.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,264.75	1,759.73	1,796.69	1,775.53
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 380,928.21	\$ 433,063.50	\$ 375,633.97	\$ 426,733.40

LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)....	5,557.55	1.31	1,759.31	.....
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	153,892.88	162,948.11	145,839.56	143,347.42
Postal Savings Accounts....	15,000.00	15,000.00	.....	.....
Trust Funds.....	4,580.35	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	138,192.41	192,195.26	160,373.01	224,504.04
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	10.00	10.00	10.00	10.00
Time Certificates of Deposit.	23,587.22	22,876.97	23,117.24	17,917.24
Certified Checks.....	84.00	31.00	34.00	31.00
Cashier's Checks.....	23.80	.85	4,500.85	923.70
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 380,928.21	\$ 433,063.50	\$ 375,633.97	\$ 426,733.40

OFFICERS FOR 1940

G. B. Brown, President; Harry A. Brown, Vice President; D. W. Shores, Cashier.

DIRECTORS FOR 1940

G. B. Brown, Harry A. Brown, Susan S. Brown, James McSkimming, Sam Letey.

Certificate Issued February 17, 1908

No. 9

THE MERCANTILE BANK & TRUST CO., BOULDER

(Boulder County)

OFFICERS FOR 1939

J. W. Valentine, President; R. W. Joslyn, Vice-President and Cashier;
W. E. Gragg, Assistant Cashier.

DIRECTORS FOR 1939

J. W. Valentine, R. W. Joslyn, A. E. Collins, M. C. Goss, Ben Bernzen,
H. S. Evans, Edison H. Cramer.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	69,433.17	\$ 66,309.26	\$ 66,609.19	\$ 68,478.86
Loans and Dis. (Sec. by Col.)	129,458.20	124,683.76	133,805.98	148,349.79
Loans on Real Estate.....	42,647.21	56,545.85	62,811.91	59,494.14
Overdrafts (Sec. and Unsec.)	175.65	267.59	242.92	279.02
United States Bonds.....	101,100.00	104,600.00	113,700.00	163,500.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	157,338.24	174,360.00	167,929.25	114,723.25
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,118.25	800.00	1,800.00	1,544.50
Banking House.....	27,200.00	27,300.00	27,300.00	26,600.00
Other Real Estate.....	3,035.22	2,680.22	1,144.97	1,000.00
Due from Banks (not Resv.)..	.....	.....	.....	.....
Cash Items (not including	832.90	191.60	464.45	266.93
Checks on Other Banks)...	206,018.61	191,560.76	227,987.25	270,458.56
Due from Reserve Banks.....	2,384.37	6,715.62	2,315.36	2,959.68
Checks on Other Banks.....	17,314.00	21,660.00	19,530.00	14,637.00
Currency .....	.....	.....	.....	.....
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	3,254.88	2,431.01	2,751.13	3,482.54
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	30.96	74.36	400.00
Total.....	\$ 761,310.70	\$ 780,136.63	\$ 828,466.77	\$ 876,174.27

LIABILITIES

Capital Stock.....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus Fund.....	11,000.00	11,000.00	11,000.00	11,000.00
Undivided Profits (Net)....	8,471.60	9,136.89	16,960.59	19,277.68
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	252,852.51	254,119.93	257,988.72	267,283.61
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds	8,107.40	10,818.39	12,528.14	5,504.25
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	390,430.12	403,343.76	437,241.28	475,365.22
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit..	2,025.66	2,025.66	4,525.66	4,525.66
Certified Checks.....	1,118.02	.....	26.05	.....
Cashier's Checks	2,022.88	4,631.73	8,134.49	6,047.06
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	5,282.51	5,060.27	61.84	7,170.79
Total.....	\$ 761,310.70	\$ 780,136.63	\$ 828,466.77	\$ 876,174.27

OFFICERS FOR 1940

J. W. Valentine, President; R. W. Joslyn, Vice-President and Cashier;
W. E. Gragg, Assistant Cashier.

DIRECTORS FOR 1940

J. W. Valentine, R. W. Joslyn, M. C. Goss, H. S. Evans, E. H. Cramer,
Ben Bernzen, A. E. Collins.

Certificate Issued October 17, 1932

No. 423

THE BRIGHTON STATE BANK, BRIGHTON

(Adams County)

OFFICERS FOR 1939

S. J. Rhode, President; M. B. Rhode, Vice-President; G. B. Kinsey, Cashier;
T. A. Rhode, Assistant Cashier.

DIRECTORS FOR 1939

S. J. Rhode, M. B. Rhode, T. A. Rhode, G. B. Kinsey, E. E. Caldwell.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	60,995.04	\$ 72,559.50	\$ 98,867.68	\$ 76,864.36
Loans and Dis. (Sec. by Col.)	69,855.89	61,640.30	66,212.50	123,653.17
Loans on Real Estate.....	4,000.00	2,000.00	6,000.00	5,000.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	104,681.25	97,281.25	84,850.00	158,300.32
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	73,675.32	75,397.95	75,578.98	6,470.11
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,000.00	900.00	900.00	800.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	45.50	.....	85.82	131.66
Due from Reserve Banks.....	141,445.39	194,231.87	141,938.65	237,620.83
Checks on Other Banks.....	.....	.....	.....	.....
Currency	13,919.00	10,705.00	10,323.00	13,387.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin...	3,013.26	3,492.92	2,411.66	2,454.66
Expense Account.....	.....	.....	.....	.....
Other Resources.....	1,350.00	1,350.00	1,500.00	1,500.00
Total.....\$	473,980.65	\$ 519,558.79	\$ 488,668.29	\$ 626,182.11

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	20,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net).....	3,268.52	241.30	4,727.13	2,650.63
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	3,600.00	.....	5,000.00
Individual Deposits.....	346,212.87	383,495.05	352,161.18	482,065.92
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	4,994.71	4,106.72	2,936.29	8,466.83
Time Certificates of Deposit.	73,142.78	75,848.48	77,677.16	73,788.29
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,361.77	2,267.24	1,166.53	2,710.44
Reserved for Interest.....	.....	.....	.....	1,500.00
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....\$	473,980.65	\$ 519,558.79	\$ 488,668.29	\$ 626,182.11

OFFICERS FOR 1940

S. J. Rhode, President; M. B. Rhode, Vice-President; G. B. Kinsey, Cashier;
T. A. Rhode, Assistant Cashier; J. R. Matthews, Assistant Cashier.

DIRECTORS FOR 1940

S. J. Rhode, M. B. Rhode, E. E. Caldwell, T. A. Rhode, G. B. Kinsey.

Certificate Issued October 9, 1915

No. 294

THE FARMERS STATE BANK OF BRUSH, BRUSH

(Morgan County)

OFFICERS FOR 1939

John M. Needham, President; Alonzo Petteys, Vice-President; Conrad Koehler, Cashier;
L. C. Feddersen, Assistant Cashier.

DIRECTORS FOR 1939

John M. Needham, Alonzo Petteys, Conrad Koehler, J. H. Bloedorn.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	73,528.71	\$ 73,842.35	\$ 90,278.53	\$ 82,301.96
Loans and Dis. (Sec. by Col.)	220,890.15	278,157.00	302,011.46	329,211.65
Loans on Real Estate.....	23,493.52	25,992.52	44,351.52	27,066.55
Overdrafts (Sec. and Unsec.)	272.86	200.54	152.03	84.50
United States Bonds.....	4,700.00	4,700.00	4,700.00	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	168,982.21	151,968.50	135,586.91	120,662.71
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1.00	1.00	1.00	1.00
Banking House.....	13,000.00	12,500.00	12,000.00	11,500.00
Other Real Estate.....	15.00	14.00	14.00	16.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	274.03	448.47	409.32	624.57
Due from Reserve Banks....	126,097.39	90,135.85	85,056.71	91,292.15
Checks on Other Banks.....	583.91	1,964.96	1,659.89	2,826.85
Currency	27,190.00	22,809.00	21,111.00	19,249.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	4,275.08	3,075.00	4,739.95	3,478.68
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 663,303.86	\$ 665,809.19	\$ 702,072.32	\$ 688,315.62

LIABILITIES

Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	19,000.00	22,000.00	25,000.00	25,000.00
Undivided Profits (Net)....	7,262.90	1,831.70	1,061.13	7,429.16
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	145,797.72	159,148.11	158,258.24	151,811.35
Postal Savings Accounts....	5,000.00	5,000.00	5,000.00	5,000.00
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	338,835.29	328,569.95	346,194.03	314,880.25
Due to Banks (not Resv.)..	5,000.00	5,000.00	8,181.84	11,020.37
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	6,000.00	6,000.00	6,000.00	6,000.00
Time Certificates of Deposit.	80,344.26	85,475.02	96,678.48	111,901.90
Certified Checks.....	.....	.....	25.00	.....
Cashier's Checks.....	3,877.14	2,014.51	3,080.32	2,113.06
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	2,186.55	829.90	2,593.28	3,159.53
Total.....	\$ 663,303.86	\$ 665,809.19	\$ 702,072.32	\$ 688,315.62

OFFICERS FOR 1940

John M. Needham, President; Alonzo Petteys, Vice-President; Conrad Koehler, Cashier;
L. C. Feddersen, Assistant Cashier.

DIRECTORS FOR 1940

John M. Needham, Alonzo Petteys, Conrad Koehler, J. H. Bloedorn, L. C. Feddersen.

Certificate Issued November 14, 1921

No. 427

THE BANK OF BURLINGTON, BURLINGTON

(Kit Carson County)

OFFICERS FOR 1939

Geo. D. Tubbs, President; E. L. Weinandt, Vice-President; H. W. Gleason, Cashier;
John C. Ellis, Assistant Cashier.

DIRECTORS FOR 1939

Geo. D. Tubbs, H. W. Gleason, G. W. Foster, E. L. Weinandt, John S. Boggs.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	54,946.99	\$ 44,178.53	\$ 50,345.52	\$ 53,079.52
Loans and Dis. (Sec. by Col.)	67,511.98	80,821.35	76,470.72	103,182.24
Loans on Real Estate.....	9,774.00	13,454.00	12,250.00	13,744.92
Overdrafts (Sec. and Unsec.)	.....	51.14	24.17	41.47
United States Bonds.....	58,500.00	58,500.00	58,500.00	58,500.00
Bonds to Secure Postal Sav.	.....	.....	17,921.59	.....
Other Bonds and Securities	27,573.65	34,342.31	.....	31,843.18
Premium on Bonds.....	1,680.88	475.01	475.01	414.49
Furniture and Fixtures....	1,600.00	1,200.00	1,200.00	900.00
Banking House.....	8,500.00	8,500.00	8,500.00	8,500.00
Other Real Estate.....	2,000.00	2,000.00	2,000.00	1,600.00
Due from Banks (not Resv.)	90.00	.....	.....	.....
Cash Items (not including	.....	.....	.....	358.49
Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks....	202,059.67	174,834.29	146,500.18	136,964.08
Checks on Other Banks.....	176.68	923.81	627.03	.....
Currency	14,320.00	17,206.00	11,716.00	12,737.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin...	3,231.97	3,858.51	3,165.82	1,518.23
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 451,965.82	\$ 440,344.95	\$ 389,696.04	\$ 423,383.62

LIABILITIES

Capital Stock..... \$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	8,000.00	9,000.00	11,000.00	13,500.00
Undivided Profits (Net)....	3,367.98	3,027.59	2,093.65	2,201.90
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	59,006.41	63,370.84	69,629.25	76,930.56
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	335,230.39	320,254.53	265,630.52	284,867.20
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit .....	.....	.....	.....	.....
Time Certificates of Deposit..	13,703.23	13,569.23	14,313.53	16,754.39
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	7,657.81	6,122.76	2,029.09	4,129.57
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 451,965.82	\$ 440,344.95	\$ 389,696.04	\$ 423,383.62

OFFICERS FOR 1940

Geo. D. Tubbs, President; E. L. Weinandt, Vice-President; John C. Ellis, Cashier.

DIRECTORS FOR 1940

Geo. D. Tubbs, E. L. Weinandt, *H. W. Gleason, John S. Boggs, Geo. W. Foster.

*H. W. Gleason Deceased.

Certificate Issued December 8, 1910

No. 206

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1939

Wm. O. Nordloh, President; John G. Price, Vice-President; W. L. Best, Cashier;
A. R. Best, Assistant Cashier.

DIRECTORS FOR 1939

W. L. Best, H. W. Casady, F. M. Merton, E. S. Nordloh, Wm. O. Nordloh.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	12,403.52	\$ 5,853.12	\$ 10,297.82	\$ 8,906.64
Loans and Dis. (Sec. by Col.)	46,398.41	63,587.22	63,128.45	69,624.67
Loans on Real Estate.....	1,360.19	594.25	2,874.00	3,674.40
Overdrafts (Sec. and Unsec.)	1.32	.....	10.21	2.63
United States Bonds.....	1,200.00	1,200.00	1,200.00	1,200.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	4,842.60	4,132.00	4,481.10	4,222.60
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	150.00	100.00	100.00	1.00
Banking House.....	860.00	860.00	790.00	750.00
Other Real Estate.....	3.00	3.00	3.00	3.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks....	28,603.80	31,962.27	23,470.35	30,969.47
Checks on Other Banks.....	77.30	397.25	629.72	74.96
Currency	5,542.00	4,852.00	3,936.00	4,022.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	506.04	638.23	385.08	795.95
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 101,948.18	\$ 114,179.34	\$ 111,305.73	\$ 124,247.32

LIABILITIES

Capital Stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund	7,000.00	7,000.00	7,000.00	8,000.00
Undivided Profits (Net)....	954.35	554.17	537.18	254.98
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts	17,682.33	21,467.74	21,294.13	23,447.58
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	40,963.76	47,926.77	44,942.36	54,755.43
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De- posit	5,000.00	7,000.00	8,000.00	8,000.00
Time Certificates of Deposit.	15,000.00	15,000.00	14,000.00	14,000.00
Certified Checks.....	20.00	20.00	20.00	20.00
Cashier's Checks.....	327.74	210.66	512.06	769.33
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 101,948.18	\$ 114,179.34	\$ 111,305.73	\$ 124,247.32

OFFICERS FOR 1940

W. L. Best, President; H. W. Casady, Vice-President; A. R. Best, Cashier.

DIRECTORS FOR 1940

W. L. Best, H. W. Casady, F. M. Merton, E. S. Nordloh, Wm. O. Nordloh.

Certificate Issued July 24, 1916

No. 312

THE FARMERS STATE BANK OF CALHAN, CALHAN

(El Paso County)

OFFICERS FOR 1939

J. O. Phillips, President; W. F. Hubka, Vice-President; A. L. Pieper, Cashier.

DIRECTORS FOR 1939

J. O. Phillips, W. F. Hubka, A. L. Pieper.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	65,374.22	\$ 71,368.00	\$ 78,928.00	\$ 82,846.00
Loans and Dis. (Sec. by Col.)	132,148.28	144,069.00	140,076.00	148,442.00
Loans on Real Estate.....	2,503.00	2,815.00	2,563.00	1,599.00
Overdrafts (Sec. and Unsec.)	260.76	465.74	204.52	285.18
United States Bonds.....	15,950.00	16,150.00	16,350.00	16,550.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	3,039.80	4,076.46	2,699.66	3,681.69
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	400.00	350.00	.....	.....
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	262.33	266.65	270.34	757.00
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks..	61,626.93	53,645.46	55,324.45	95,455.79
Checks on Other Banks.....	.....	.....	.....	.....
Currency	5,987.00	11,506.00	7,841.00	4,748.00
Gold	37.50	37.50	.....	.....
Silver and Fractional Coin..	725.27	923.10	629.31	750.45
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	1,250.00	.....	.....
Total.....	\$ 288,315.09	\$ 306,922.91	\$ 304,886.28	\$ 355,115.11

LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	6,500.00	7,000.00	7,500.00	10,000.00
Undivided Profits (Net)....	935.20	923.70	2,901.50	2,035.16
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	99,569.78	100,889.71	98,815.70	104,541.67
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	875.00	.....	1,125.00
Individual Deposits.....	134,267.83	145,041.66	136,394.60	172,806.91
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	5,500.00	5,500.00	5,500.00	5,500.00
Time Certificates of Deposit.	14,700.00	18,400.00	26,000.00	30,650.00
Certified Checks.....	.....	.....	25.00	.....
Cashier's Checks.....	417.28	2,042.84	1,774.48	2,206.37
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	1,425.00	1,250.00	975.00	1,250.00
Total.....	\$ 288,315.09	\$ 306,922.91	\$ 304,886.28	\$ 355,115.11

OFFICERS FOR 1940

J. O. Phillips, President; W. F. Hubka, Vice-President; A. L. Pieper, Cashier.

DIRECTORS FOR 1940

J. O. Phillips, W. F. Hubka, A. L. Pieper.

Certificate Issued August 21, 1939

No. 433

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK

(Douglas County)

OFFICERS FOR 1939

L. R. Higby, President; P. S. Miller, Jr., Vice-President; H. B. Dopf, Cashier.

DIRECTORS FOR 1939L. R. Higby, P. S. Miller, Jr., Josef Winkler, H. H. Gandy, Norman H. Smith,
Harland Palm.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).....	\$ 7,222.20	\$ 19,656.30	\$ 22,785.42	
Loans and Dis. (Sec. by Col.).....	12,255.36	46,835.91	76,259.39	
Loans on Real Estate.....	3,915.00	8,679.91	11,283.02	
Overdrafts (Sec. and Unsec.).....		1.02	12.13	
United States Bonds.....	7,800.00	15,000.00	15,100.00	
Bonds to Secure Postal Sav.....				
Other Bonds and Securities..	5,735.59	3,447.52	4,203.50	
Premium on Bonds.....				
Furniture and Fixtures.....	322.68	377.01	400.00	
Banking House.....				
Other Real Estate.....				
Due from Banks (not Resv.).....	3,000.00			
Cash Items (not including				
Checks on Other Banks)...	61.05	125.00		
Due from Reserve Banks.....	37,779.64	16,147.57	55,559.06	
Checks on Other Banks.....				
Currency.....	2,992.00	5,305.00	6,717.00	
Gold.....				
Silver and Fractional Coin...	959.43	837.89	944.39	
Expense Account.....				
Other Resources.....				
Total.....	\$ 82,042.95	\$ 116,413.13	\$ 193,263.91	

LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	
Surplus Fund.....	5,000.00	5,000.00	6,000.00	
Undivided Profits (Net).....	873.90	1,094.11	1,183.56	
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....		8,051.04	24,375.73	
Postal Savings Accounts.....				
Trust Funds.....				
Dividends Unpaid.....			750.00	
Individual Deposits.....	46,412.63	68,265.98	127,989.57	
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certificates of De-				
posit.....		5,000.00	5,000.00	
Time Certificates of Deposit.....	4,756.42	3,289.00	1,076.00	
Certified Checks.....				
Cashier's Checks.....		347.50	1,381.81	
Reserved for Interest.....				
Reserved for Taxes.....		16.50		
Other Liabilities.....		349.00	507.24	
Total.....	\$ 82,042.95	\$ 116,413.13	\$ 193,263.91	

OFFICERS FOR 1940

L. R. Higby, President; P. S. Miller, Jr., Vice-President; Harry A. Lowe, Cashier.

DIRECTORS FOR 1940L. R. Higby, P. S. Miller, Jr., Harry A. Lowe, Josef Winkler, H. H. Gandy,
Norman H. Smith, Harland Palm.

Certificate Issued November 8, 1915

No. 297

THE STOCKMEN'S BANK OF COLLBRAN, COLLBRAN

(Mesa County)

OFFICERS FOR 1939

O. L. Dawson, President; Edwin Gunderson, Vice-President; W. M. Porter, Cashier.

DIRECTORS FOR 1939

O. L. Dawson, Edwin Gunderson, W. M. Porter, J. S. Barnard, Wm. Zinke, W. D. Gibson, Thos. McKelvie, N. F. Hill, Hattie A. Long.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	20,061.90	\$ 22,905.83	\$ 31,550.12	\$ 18,799.49
Loans and Dis. (Sec. by Col.)	78,563.00	57,208.40	70,668.12	55,486.00
Loans on Real Estate.....	16,881.46	16,832.20	23,353.30	21,897.05
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	16,900.00	16,900.00	17,000.00	17,300.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities.	15,398.64	13,456.25	13,000.00	13,000.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,300.00	1,100.00	1,100.00	900.00
Banking House.....	5,000.00	4,500.00	4,500.00	4,000.00
Other Real Estate.....	1,350.00	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	20.00	.....	.....	.....
Due from Reserve Banks....	66,153.68	179,157.41	68,044.18	160,839.11
Checks on Other Banks.....	.....	.....	.....	.....
Currency	8,613.00	6,949.00	7,503.00	7,761.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,408.90	1,347.75	1,053.75	1,114.25
Expense Account.....	.....	.....	.....	.....
Other Resources.....	1,356.79	3,050.76	1,643.55	2,696.30
Total.....\$	233,007.37	\$ 323,407.60	\$ 239,416.02	\$ 303,793.20

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	7,500.00	8,500.00	8,500.00	8,500.00
Undivided Profits (Net)....	1,529.70	2,240.04	875.52	1,069.94
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	21,861.09	27,603.29	20,986.59	34,083.77
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	127,826.39	209,004.65	128,216.43	194,229.02
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	5,240.50	5,307.25	5,281.45	5,495.00
Time Certificates of Deposit.	44,049.69	45,752.37	41,546.70	35,415.47
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	9.33	.....
Total.....\$	233,007.37	\$ 323,407.60	\$ 239,416.02	\$ 303,793.20

OFFICERS FOR 1940

O. L. Dawson, President; Edwin Gunderson, Vice-President; W. M. Porter, Cashier; Elsie D. Webber, Assistant Cashier.

DIRECTORS FOR 1940

O. L. Dawson, Edwin Gunderson, W. M. Porter, Thos. McKelvie, L. S. Barnard, Hattie A. Long, Norman F. Hill.

Certificate Issued March 21, 1908

No. 20

THE COLORADO SAVINGS BANK OF COLORADO SPRINGS, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1939

Fred L. Crissey, President; W. L. Hazlett, Vice-President; T. C. Strachan, Cashier;
I. W. Stimits, Assistant Cashier; George G. Birdsall, Chairman of the Board.

DIRECTORS FOR 1939

Fred L. Crissey, W. L. Hazlett, T. C. Strachan, George G. Birdsall, C. C. Morris,
Floyd L. Kelsey, George L. Dern.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	158,547.43	\$ 205,857.21	\$ 213,609.96	\$ 189,338.85
Loans and Dis. (Sec. by Col.)	183,173.62	118,679.30	157,591.47	168,339.23
Loans on Real Estate.....	323,560.85	301,894.15	324,180.62	320,409.85
Overdrafts (Sec. and Unsec.)	62.21	158.62	200.26	316.74
United States Bonds.....	211,075.00	178,875.00	186,775.00	150,375.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	245,513.97	360,526.26	410,004.05	541,407.18
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....	.....
Banking House.....	85,317.50	83,990.00	82,662.50	81,335.00
Other Real Estate.....	18,246.50	17,735.50	15,245.50	14,572.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	222.20	377.97	971.28	273.49
Due from Reserve Banks....	557,623.76	731,075.29	521,484.30	603,123.97
Checks on Other Banks.....	14,148.03	69,824.57	16,909.17	14,455.14
Currency	63,545.00	60,151.00	56,768.00	59,105.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin...	9,809.28	13,542.65	9,637.22	10,056.03
Expense Account.....	.....	.....	.....	.....
Other Resources.....	2,000.00	.....	.....	.....
Total.....	\$ 1,872,845.35	\$ 2,142,687.52	\$ 1,996,039.33	\$ 2,153,107.48

LIABILITIES

Capital Stock..... \$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	100,000.00	100,000.00	100,000.00	100,000.00
Undivided Profits (Net)....	40,413.52	44,404.73	44,918.62	50,522.68
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	856,475.38	860,023.67	877,981.84	915,845.92
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	1,425.00	2,706.58	8,292.04	4,320.81
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	754,212.67	978,504.46	831,118.08	931,079.71
Due to Banks (not Resv.)...	43,240.77	74,390.13	55,967.76	77,523.26
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	5,305.00	5,305.00	5,305.00	5,305.00
Time Certificates of Deposit.	100.00	100.00	100.00	100.00
Certified Checks.....	338.38	1,080.80	325.88	278.38
Cashier's Checks.....	16,889.58	22,972.73	15,656.57	13,255.97
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	2,166.00	.....	2,100.00	.....
Other Liabilities.....	2,279.05	3,199.42	4,273.54	4,875.75
Total.....	\$ 1,872,845.35	\$ 2,142,687.52	\$ 1,996,039.33	\$ 2,153,107.48

OFFICERS FOR 1940

Fred L. Crissey, President; T. C. Strachan, Vice-President; I. W. Stimits, Cashier;
O. N. Brathovde, Assistant Cashier; O. J. Miller, Assistant Cashier.

DIRECTORS FOR 1940

Fred L. Crissey, T. C. Strachan, George L. Dern, C. C. Morris, Floyd L. Kelsey,
George G. Birdsall.

Certificate Issued May 15, 1936

No. 429

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

(Montezuma County)

OFFICERS FOR 1939

J. W. Bozman, President; P. P. Schifferer, Vice-President; R. N. Usher, Cashier;
W. V. Dunlap, Assistant Cashier.

DIRECTORS FOR 1939

J. W. Bozman, P. P. Schifferer, C. C. McAfee, J. H. Farmer, C. S. Warren.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	76,239.56	\$ 102,749.93	\$ 109,662.64	\$ 117,749.25
Loans and Dis. (Sec. by Col.)	163,317.92	188,588.49	179,232.32	197,523.56
Loans on Real Estate.....	3,830.00	3,830.00	6,180.00	.....
Overdrafts (Sec. and Unsec.)	.....	.....	31.04	117.40
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	20,657.00	15,654.89	24,126.65	31,897.84
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,500.00	2,479.50	2,479.50	2,479.50
Banking House.....	5,000.00	5,000.00	5,000.00	5,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	5,370.82	6,984.31	4,275.02	4,027.95
Cash Items (not including	.....	.....	.....	134.80
Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks....	35,052.81	56,153.41	49,254.06	122,411.28
Checks on Other Banks.....	28.00	.....	25.00	72.66
Currency	10,960.00	10,848.00	7,074.00	14,153.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	676.98	1,975.59	247.17	1,622.05
Expense Account .....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 322,633.09	\$ 394,264.12	\$ 387,587.40	\$ 497,189.29

LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	8,500.00	13,500.00	13,500.00	20,000.00
Undivided Profits (Net)....	25.29	1,472.99	3,948.89	2,111.57
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	19,328.71	23,639.54	36,540.98	31,676.78
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	10.00
Individual Deposits.....	259,203.59	312,439.92	280,741.27	372,514.19
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of Deposit	.....	11,630.00	.....	5,000.00
Time Certificates of Deposit.	5,000.00	.....	20,000.00	25,000.00
Certified Checks.....	500.00	1.77	.....	.93
Cashier's Checks.....	3,810.70	6,579.90	7,856.26	15,875.82
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	1,264.80	.....	.....	.....
Total.....	\$ 322,633.09	\$ 394,264.12	\$ 387,587.40	\$ 497,189.29

OFFICERS FOR 1940

J. W. Bozman, President; P. P. Schifferer, Vice-President; R. N. Usher, Cashier;
W. V. Dunlap, Assistant Cashier.

DIRECTORS FOR 1940

J. W. Bozman, P. P. Schifferer, J. H. Farmer, C. S. Warren, C. C. McAfee.

Certificate Issued September 28, 1925

No. 421

THE MOFFAT COUNTY STATE BANK, CRAIG

(Moffat County)

OFFICERS FOR 1939

Frank W. Bieser, President; V. C. Downing, Vice-President; V. C. Downing, Cashier.

DIRECTORS FOR 1939

Frank W. Bieser, V. C. Downing, Harry Rehder, Bessie Bieser, Mrs. V. C. Downing.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	43,449.37	\$ 34,473.41	\$ 49,243.28	\$ 41,474.21
Loans and Dis. (Sec. by Col.)	199,655.49	203,625.31	223,551.76	173,628.67
Loans on Real Estate.....	25,019.32	30,971.28	51,497.98	44,755.54
Overdrafts (Sec. and Unsec.)	136.62	215.17	249.46	193.09
United States Bonds.....	4,000.00	4,100.00	4,100.00	4,100.00
Bonds to Secure Postal Sav..				
Other Bonds and Securities..	42,518.65	26,439.89	22,851.98	23,115.03
Premium on Bonds.....				
Furniture and Fixtures.....	2,591.41	2,283.15	2,633.26	2,373.09
Banking House.....				
Other Real Estate.....				
Due from Banks (not Resv.)	7,159.48	7,998.32	6,168.91	8,348.04
Cash Items (not including				
Checks on Other Banks)...	709.69	643.97	589.78	498.59
Due from Reserve Banks....	95,007.71	173,964.46	144,010.42	260,469.15
Checks on Other Banks.....	30.49	4.20	167.80	
Currency	16,262.00	18,526.00	22,473.00	20,820.00
Gold				
Silver and Fractional Coin..	4,736.23	3,954.25	3,733.29	4,519.81
Expense Account				
Other Resources.....		1,452.65	1,300.00	1,350.00
Total.....	\$ 441,276.46	\$ 508,652.06	\$ 532,570.92	\$ 585,645.22

LIABILITIES

Capital Stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	10,000.00	13,000.00	15,000.00	16,500.00
Undivided Profits (Net)....	2,059.70	211.20	1,118.93	176.14
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	38,963.47	54,552.47	51,932.05	65,045.29
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	326,835.42	356,605.55	374,531.56	393,141.26
Due to Banks (not Resv.)...	5,000.00	5,000.00	5,000.00	5,000.00
Due to Reserve Banks.....				
Demand Certificates of De-				
posit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	18,653.18	33,369.02	38,898.26	58,158.86
Certified Checks.....				
Cashier's Checks.....	1,764.69	6,743.82	8,001.12	8,679.67
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....	3,000.00	4,170.00	3,089.00	3,944.00
Total.....	\$ 441,276.46	\$ 508,652.06	\$ 532,570.92	\$ 585,645.22

OFFICERS FOR 1940

Frank W. Bieser, President; V. C. Downing, Vice-President and Cashier.

DIRECTORS FOR 1940

Frank W. Bieser, V. C. Downing, Harry Rehder, J. J. Stanton, L. S. Wyman.

Certificate Issued May 2, 1910

No. 194

THE CRAWFORD STATE BANK, CRAWFORD

(Delta County)

OFFICERS FOR 1939

Leslie J. Savage, President; Leslie J. Savage, Cashier; Howard Den Beste, Assistant Cashier.

DIRECTORS FOR 1939

George L. Tracy, Raymond Zeldenthuis, Leslie J. Savage.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	7,460.00	\$ 2,205.88	\$ 3,168.01	\$ 3,996.71
Loans and Dis. (Sec. by Col.)	44,638.64	34,499.57	37,663.38	30,016.20
Loans on Real Estate.....	17,125.00	23,662.73	27,063.28	25,871.04
Overdrafts (Sec. and Unsec.)	337.09	251.68	504.88	454.18
United States Bonds.....	15,700.00	21,100.00	21,300.00	22,500.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	17,849.91	25,807.78	22,863.49	26,859.54
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	400.00	300.00	362.58	100.00
Banking House.....	1,800.00	1,700.00	1,700.00	1,500.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	407.50	1,392.94	230.36	466.41
Cash Items (not including Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks....	17,141.37	35,041.62	28,430.28	52,111.59
Checks on Other Banks ....	.....	3,868.32	293.78	330.40
Currency	2,972.00	3,980.00	1,798.00	3,260.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	925.86	1,488.50	1,112.60	1,646.56
Expense Accounts.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 126,757.37	\$ 155,299.02	\$ 146,490.64	\$ 169,112.63

LIABILITIES

Capital Stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	2,000.00	3,000.00	3,000.00	4,000.00
Undivided Profits (Net)....	349.13	7.00	149.95	.....
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	21,171.03	20,017.29	24,688.10	26,209.78
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	70,351.75	96,247.46	81,279.26	101,746.63
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De- posit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	17,556.00	20,818.28	22,065.74	20,824.14
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	323.26	208.99	307.59	933.35
Reserved for Interest.....	.....	.....	.....	287.71
Reserved for Taxes.....	.....	.....	.....	111.02
Other Liabilities.....	6.20	.....	.....	.....
Total.....	\$ 126,757.37	\$ 155,299.02	\$ 146,490.64	\$ 169,112.63

OFFICERS FOR 1940

Leslie J. Savage, President; Leslie J. Savage, Cashier; Mae M. Burch, Assistant Cashier.

DIRECTORS FOR 1940

George L. Tracy, Raymond Zeldenthuis, Leslie J. Savage.

Certificate Issued June 21, 1910

No. 192

THE BANK OF DE BEQUE, DE BEQUE

(Mesa County)

OFFICERS FOR 1939

J. A. Wilcoxson, President; George W. Heflin, Vice-President; F. H. Lischke, Cashler.

DIRECTORS FOR 1939

J. A. Wilcoxson, George W. Heflin, F. H. Lischke.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	17,407.10	\$ 10,651.05	\$ 24,860.07	\$ 15,219.03
Loans and Dis. (Sec. by Col.)	58,659.75	53,146.75	61,016.69	50,709.36
Loans on Real Estate.....	1,450.00	1,400.00	1,400.00	2,000.00
Overdrafts (Sec. and Unsec.)	176.23	57.84	171.37	71.04
United States Bonds.....	9,800.00	11,000.00	11,100.00	11,200.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities.	381.88	397.66	251.50	200.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	300.00	250.00	250.00	200.00
Banking House.....	3,000.00	2,500.00	2,500.00	2,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks.....	107,373.75	150,746.62	95,369.18	208,288.40
Checks on Other Banks.....	10.00	.....	42.50	26.25
Currency	2,108.00	2,347.00	1,828.00	2,410.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	920.44	964.57	780.99	758.04
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....\$	201,587.15	\$ 233,461.49	\$ 119,570.30	\$ 293,082.12

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00	20,000.00
Undivided Profits (Net)....	2,675.36	3,613.05	4,609.57	596.59
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	39,727.39	40,751.38	39,381.93	42,053.56
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	129,178.42	157,416.30	125,487.82	215,140.35
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	.....	1,300.00	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	5.98	90.98	90.98	5.98
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	289.78	.....	285.64
Other Liabilities.....	.....	.....	.....	.....
Total.....\$	201,587.15	\$ 233,461.49	\$ 119,570.30	\$ 293,082.12

OFFICERS FOR 1940

J. A. Wilcoxson, President; Geo. W. Heflin, Vice-President; F. H. Lischke, Cashler.

DIRECTORS FOR 1940

J. A. Wilcoxson, Geo. W. Heflin, F. H. Lischke.

Certificate Issued April 27, 1909

No. 149

THE COLORADO BANK & TRUST COMPANY, DELTA

(Delta County)

OFFICERS FOR 1939

Melvin Springer, President; L. W. Sweitzer, Vice-President; R. C. Raber, Vice-President;
Chas. E. Parker, Cashier; Melvin Springer, Jr., Assistant Cashier.

DIRECTORS FOR 1939

Melvin Springer, L. W. Sweitzer, R. C. Raber, Chas. E. Parker, I. C. Hall,
P. K. Yonge, R. D. Allen.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	48,893.94	\$ 80,263.08	\$ 52,357.01	\$ 70,547.85
Loans and Dis. (Sec. by Col.)	254,179.95	244,506.90	237,523.28	264,807.92
Loans on Real Estate.....	108,992.92	106,148.52	115,401.66	113,301.06
Overdrafts (Sec. and Unsec.)	38.74	.....	70.19	12.09
United States Bonds.....	89,643.25	87,083.25	94,583.25	157,008.25
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	73,283.49	74,876.52	80,422.70	51,991.60
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	6,000.00	5,000.00	4,500.00	4,000.00
Banking House.....	30,000.00	34,000.00	33,000.00	32,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	12,685.00	18,109.06	8,695.93	24,191.26
Cash Items (not including Checks on Other Banks)...	4,340.99	1,664.33	6,245.17	2,260.13
Due from Reserve Banks....	554,854.02	487,655.05	516,689.72	524,350.78
Checks on Other Banks.....	.....	.....	.....	.....
Currency	37,796.00	49,899.00	41,038.00	43,178.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	5,495.27	9,330.07	8,774.34	10,581.29
Expense Account.....	.....	.....	.....	.....
Other Resources.....	3,000.00	3,000.00	3,000.00	3,000.00
Total.....	\$ 1,229,203.57	\$ 1,201,535.78	\$ 1,202,301.25	\$ 1,301,230.23

LIABILITIES

Capital Stock..... \$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	50,000.00	50,000.00	50,000.00	50,000.00
Undivided Profits (Net)....	14,941.78	16,351.01	17,508.20	22,685.57
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	225,643.67	223,571.79	229,328.05	251,524.43
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	10,480.84	4,116.35	4,866.43
Dividends Unpaid.....	1,500.00	3,500.00	1,500.00	3,500.00
Individual Deposits.....	792,185.92	732,161.28	739,360.04	809,186.40
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De- posit .....	.....	.....	.....	.....
Time Certificates of Deposit..	50,970.79	50,790.37	44,113.27	35,727.00
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	37,032.54	55,811.60	51,655.46	56,828.53
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	6,928.87	8,868.89	14,719.88	16,911.87
Total.....	\$ 1,229,203.57	\$ 1,201,535.78	\$ 1,202,301.25	\$ 1,301,230.23

OFFICERS FOR 1940

Melvin Springer, President; L. W. Sweitzer, Vice-President; R. C. Raber, Vice-President;
Chas. E. Parker, Cashier; Melvin Springer, Jr., Assistant Cashier;
L. J. Springer, Assistant Cashier.

DIRECTORS FOR 1940

Melvin Springer, L. W. Sweitzer, R. C. Raber, Chas. E. Parker, I. C. Hall,
R. D. Allen, P. K. Yonge.

Certificate Issued April 8, 1937

No. 431

THE RIO GRANDE COUNTY BANK, DEL NORTE

(Rio Grande County)

OFFICERS FOR 1939

Louie Eickenrodt, President; E. E. Musick, Cashier.

DIRECTORS FOR 1939

Louie Eickenrodt, C. R. Ewing, E. E. Musick, C. W. Donnen.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	26,749.65	\$ 30,495.20	\$ 46,858.85	\$ 44,157.95
Loans and Dis. (Sec. by Col.)	79,328.20	63,122.83	66,066.63	54,479.71
Loans on Real Estate.....	.....	300.00	300.00	300.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	25,173.20	22,800.00	30,300.00	30,300.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	20,952.54	21,133.40	19,350.00	18,403.23
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	800.00	1.00	1.00	1.00
Banking House.....	6,500.00	6,000.00	6,000.00	5,500.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Reserv.)	1,459.39	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	167.05	1,311.72	1,499.93
Due from Reserve Banks.....	81,521.63	131,872.86	97,710.77	129,826.90
Checks on Other Banks.....	.....	.....	.....	.....
Currency.....	11,153.00	9,377.00	10,273.00	10,100.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin...	2,075.32	3,151.27	4,239.78	5,360.05
Expense Account.....	.....	.....	.....	.....
Other Resources.....	900.00	900.00	1,050.00	1,050.00
Total.....\$	256,612.93	\$ 289,320.61	\$ 283,461.75	\$ 300,978.77
LIABILITIES				
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,000.00	10,000.00	10,000.00	10,000.00
Undivided Profits (Net)...	5,359.67	2,020.44	2,176.12	2,463.81
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	8,086.94	6,055.38	6,059.42	12,240.35
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	1,250.00
Individual Deposits.....	206,748.77	240,186.12	233,881.94	244,821.48
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of Deposit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit..	.....	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,417.55	1,058.67	1,344.27	203.13
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....\$	256,612.93	\$ 289,320.61	\$ 283,461.75	\$ 300,978.77

OFFICERS FOR 1940Louie Eickenrodt, President; Byron L. Shaffer, Vice-President; E. E. Musick, Cashier;
John Harris, Assistant Cashier.**DIRECTORS FOR 1940**

Louie Eickenrodt, Byron Shaffer, Chas. R. Ewing, E. E. Musick, C. W. Donnen.

Certificate Issued June 16, 1908

No. 30

THE CENTRAL SAVINGS BANK & TRUST CO., DENVER

(Denver County)

OFFICERS FOR 1939

H. T. Bowen, President; G. E. Totten, Vice-President; C. M. Good, Cashier;
William Stirling, Assistant Cashier.

DIRECTORS FOR 1939

J. V. Cockins, J. M. Bordy, H. T. Bowen, H. M. Stoll, John L. Reams, B. F. Salzer,
G. E. Totten, C. M. Good, William Stirling.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	297,103.72	\$ 271,302.57	\$ 271,550.80	\$ 285,624.36
Loans and Dis. (Sec. by Col)	976,812.67	1,071,597.47	970,919.86	1,030,698.93
Loans on Real Estate.....	803,134.31	1,040,730.09	880,498.33	1,024,893.63
Overdrafts (Sec. and Unsec.)	666.38	330.56	50.66	405.65
United States Bonds.....	864,604.68	965,754.68	962,554.68	871,554.68
Bonds to Secure Postal Sav...				
Other Bonds and Securities...	1,350,595.27	1,274,217.80	1,173,270.40	1,048,193.26
Premium on Bonds.....				
Furniture and Fixtures.....	94,000.00	90,500.00	81,000.00	69,000.00
Banking House.....				
Other Real Estate.....	48,579.28	45,477.27	42,250.88	31,712.76
Due from Banks (not Resv.)	2,445.41	321.10	155.00	412.50
Cash Items (not including				
Checks on Other Banks)...	4,417.80	5,953.30	9,083.78	9,053.71
Due from Reserve Banks.....	1,309,194.43	1,257,711.59	1,268,443.75	1,534,125.15
Checks on Other Banks.....	127,727.82	87,342.74	123,067.12	156,408.80
Currency.....	61,159.00	63,039.00	80,799.00	67,841.00
Gold.....				
Silver and Fractional Coin...	14,451.48	19,429.19	23,119.39	21,231.73
Expense Account.....				
Other Resources.....	12,300.00	12,300.00	12,300.00	12,300.00
Total	\$ 5,967,192.25	\$ 6,206,007.36	\$ 5,899,063.65	\$ 6,163,456.16

LIABILITIES

Capital Stock	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00
Surplus Fund	60,000.00	60,000.00	60,000.00	60,000.00
Undivided Profits (Net).....	1,766.58	1,831.50	2,136.14	8,135.30
Bills Payable				
Notes Rediscounted				
Savings Accounts	3,398,766.02	3,362,719.45	3,246,566.51	3,134,120.50
Postal Savings Accounts.....				
Trust Funds	7,137.98	4,156.96	7,644.62	2,027.04
Dividends Unpaid	6.00	6.00	6.00	6.00
Individual Deposits	1,881,193.29	2,198,160.68	2,012,847.91	2,332,302.89
Due to Banks (not Resv.)...	183,038.99	149,038.18	121,006.05	155,219.64
Due to Reserve Banks.....				
Demand Certificates of Deposit	5,327.30	5,327.30	5,327.30	5,327.30
Time Certificates of Deposit..	11,671.44	6,671.44	6,671.44	6,671.44
Certified Checks	7,336.44	27,069.49	4,557.85	18,039.89
Cashier's Checks	40,531.86	25,241.75	53,460.52	43,736.80
Reserved for Interest.....	15,000.00	7,500.00	7,500.00	7,500.00
Reserved for Taxes				2,000.00
Other Liabilities	5,416.35	8,284.61	21,339.31	38,369.36
Total	\$ 5,967,192.25	\$ 6,206,007.36	\$ 5,899,063.65	\$ 6,163,456.16

OFFICERS FOR 1940

H. T. Bowen, President; G. E. Totten, Vice-President; C. M. Good, Cashier;
William Stirling, Assistant Cashier.

DIRECTORS FOR 1940

H. T. Bowen, J. M. Bordy, Edgar Egan, H. M. Stoll, G. E. Totten, William Stirling,
B. F. Salzer, John L. Reams, C. M. Good.

Certificate Issued October 5, 1908

No. 92

THE COLORADO STATE BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1939

B. F. Clark, President; F. L. Barkley, Vice-President; E. M. Clark, Cashier;
E. H. Dahl, Assistant Cashier.

DIRECTORS FOR 1939

B. F. Clark, F. L. Barkley, E. M. Clark, G. C. Barkley, F. R. Lilyard.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	1,261.57	\$ 974.92	\$	\$ 143.00
Loans and Dis. (Sec. by Col.)	566,766.20	518,858.66	522,763.84	518,245.87
Loans on Real Estate.....	17,047.00	26,460.30	34,599.50	36,706.20
Overdrafts (Sec. and Unsec.)	583.40	1,775.60	560.92	702.23
United States Bonds.....	251,850.00	246,750.00	254,250.00	239,250.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other bonds and Securities..	102,349.46	117,192.88	73,943.55	79,241.90
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,500.00	1,000.00	1,000.00	500.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	1,490.00	1,095.74	495.00	409.16
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	37.97	728.38	106.75
Due from Reserve Banks.....	974,184.49	1,089,486.29	1,185,127.70	1,359,463.60
Checks on Other Banks.....	.....	.....	.....	.....
Currency	41,698.00	32,976.00	38,796.00	37,369.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin...	8,785.41	10,962.56	11,879.76	13,423.45
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
Total	\$ 1,967,515.53	\$ 2,047,570.92	\$ 2,124,144.65	\$ 2,285,561.16

LIABILITIES

Capital Stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund	50,000.00	50,000.00	50,000.00	50,000.00
Undivided Profits (Net)...	82,406.71	83,048.77	91,116.16	90,870.77
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts	482,736.17	438,579.18	475,466.66	465,189.97
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits	1,242,434.47	1,350,936.19	1,388,213.46	1,568,240.68
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of Deposit	.....	.....	.....	.....
Time Certificates of Deposit..	30,584.45	29,393.76	26,559.59	26,803.14
Certified Checks.....	5,282.36	4,142.30	10,858.35	6,989.58
Cashier's Checks.....	23,921.42	41,343.72	31,747.08	27,338.76
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	149.95	127.00	183.35	128.26
Total	\$ 1,967,515.53	\$ 2,047,570.92	\$ 2,124,144.65	\$ 2,285,561.16

OFFICERS FOR 1940

B. F. Clark, President; F. L. Barkley, Vice-President; E. M. Clark, Cashier;
E. H. Dahl, Assistant Cashier.

DIRECTORS FOR 1940

F. L. Barkley, G. C. Barkley, B. F. Clark, E. M. Clark, F. R. Lilyard.

Certificate Issued October 20, 1908

No. 1

THE INTERNATIONAL TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1939

Clarence H. Adams, President; E. C. King, Vice-President; H. L. Morgan, Vice-President; G. W. Ballantine, Jr., Vice-President; John R. McPhee, Assistant Vice-President; J. F. Vincent, Treasurer; I. R. Selover, Secretary; O. E. Binkley, Assistant Treasurer; John W. Morey, Chairman of Board; John Evans, Chairman Executive Committee.

DIRECTORS FOR 1939

Clarence H. Adams, Wilbur F. Denious, John Evans, Julius C. Gunter, Gerald Hughes, Lafayette M. Hughes, John W. Morey, Howard S. Robertson, Barry Morey Sullivan, M. D. Thatcher.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	522,201.11	\$ 645,517.23	\$ 735,954.14	\$ 928,749.25
Loans and Dis. (Sec. by Col.)	3,394,662.69	4,041,376.02	4,215,296.57	5,399,749.37
Loans on Real Estate.....	413,790.12	494,536.20	531,421.02	547,546.02
Overdrafts (Sec. and Unsec.)	165.46	1,298.90	137.40	558.22
United States Bonds.....	4,060,768.99	3,627,576.58	2,765,010.86	2,801,014.15
Bonds to Secure Postal Sav.				
Other Bonds and Securities...	2,813,337.18	3,029,733.06	2,688,295.55	2,538,328.63
Premium on Bonds.....	84,616.77	58,433.82	60,316.08	58,136.11
Furniture and Fixtures.....	1.00	1.00	1.00	1.00
Banking House.....	275,000.00	275,000.00	275,000.00	275,000.00
Other Real Estate.....	12,584.12	6,263.75	909.47	6.00
Due from Banks (not Resv.)	164,750.06	193,942.17	270,262.99	266,699.34
Cash Items (not including Checks on Other Banks)...	8,412.14	17,018.70	5,594.67	10,738.33
Due from Reserve Banks.....	7,566,383.51	8,234,081.00	10,463,103.59	10,504,850.87
Checks on Other Banks.....	473,071.99	372,070.73	294,781.75	655,396.65
Currency.....	666,292.00	674,234.00	548,887.00	643,393.00
Gold.....				
Silver and Fractional Coin...	22,420.15	14,778.63	19,757.75	13,325.86
Expense Account.....				
Other Resources.....	99,957.95	92,104.73	135,660.01	91,129.68
Total	\$20,578,415.24	\$21,777,966.52	\$23,010,389.85	\$24,734,622.48

LIABILITIES

Capital Stock	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus Fund	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Undivided Profits (Net).....	720,742.75	719,496.70	723,371.89	789,442.92
Bills Payable				
Notes Rediscounted				
Savings Accounts	3,967,614.70	4,226,088.42	4,324,047.70	4,388,909.17
Postal Savings Accounts....				
Trust Funds.....	2,519,933.92	2,274,742.31	3,007,655.26	2,893,311.73
Dividends Unpaid	24,130.00	25,170.00	24,071.80	24,051.72
Individual Deposits	9,513,067.31	10,618,224.58	10,939,499.04	12,265,493.58
Due to Banks (not Resv.)...	1,497,848.13	1,546,044.97	1,484,812.78	1,831,391.17
Due to Reserve Banks.....	3,693.25			
Demand Certificates of Deposit	5,265.58	5,265.58	6,465.58	6,465.58
Time Certificates of Deposit	36,963.91	27,538.97	27,538.97	27,538.97
Certified Checks	10,149.46	28,575.57	35,224.91	26,962.13
Cashier's Checks	200,577.90	212,213.09	279,210.46	353,493.57
Reserved for Interest.....	10,562.00	10,120.90	10,234.04	9,923.60
Reserved for Taxes.....	286,874.43	280,393.64	300,122.83	298,558.04
Other Liabilities	280,991.90	304,091.79	348,134.59	319,080.30
Total	\$20,578,415.24	\$21,777,966.51	\$23,010,389.85	\$24,734,622.48

OFFICERS FOR 1940

Clarence H. Adams, President; E. C. King, Vice-President; John R. McPhee, Vice-President; John S. Kennedy, Assistant Vice-President; J. F. Vincent, Treasurer; O. E. Binkley, Assistant Treasurer; I. R. Selover, Secretary; John W. Morey, Chairman of the Board; John Evans, Chairman Executive Committee.

DIRECTORS FOR 1940

Clarence H. Adams, Wilbur F. Denious, John Evans, Julius C. Gunter, Gerald Hughes, Lafayette M. Hughes, John W. Morey, Howard S. Robertson, Barry Morey Sullivan, M. D. Thatcher.

Certificate Issued April 27, 1908

No. 41

J. J. HARRIS & COMPANY, BANKERS, DOLORES

(Montezuma County)

OFFICERS FOR 1939

G. D. Taylor, President; H. E. Lefurgey, Vice-President; Geo. F. Hudson, Cashier;
B. W. Yowell, Assistant Cashier.

DIRECTORS FOR 1939

G. D. Taylor, H. C. Lefurgey, E. W. Neal.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	82,153.87	\$ 83,127.95	\$ 105,904.56	\$ 112,958.32
Loans and Dis. (Sec. by Col.)	306,754.02	290,251.27	278,923.43	269,127.18
Loans on Real Estate.....	19,878.78	17,312.95	18,237.10	18,109.35
Overdrafts (Sec. and Unsec.)				
United States Bonds.....	58,450.00	56,000.00	56,000.00	56,000.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	37,171.02	38,010.25	30,235.20	28,472.50
Premium on Bonds.....				
Furniture and Fixtures.....	1,250.00	1,100.00	1,000.00	2,244.00
Banking House	3,300.00	3,000.00	2,700.00	2,400.00
Other Real Estate.....	5.00	5.00	5.00	5.00
Due from Banks (not Resv.)	7,793.90	4,455.36	1,913.63	2,785.63
Cash Items (not including				
Checks on Other Banks)...	26.14	7.17	76.47	86.35
Due from Reserve Banks.....	136,321.29	291,394.90	195,178.85	308,686.36
Checks on Other Banks.....				
Currency	14,266.00	14,326.00	13,330.00	20,015.00
Gold				
Silver and Fractional Coin....	2,256.53	1,982.05	1,887.27	2,426.49
Expense Account				
Other Resources				
Total	\$ 669,626.55	\$ 800,972.90	\$ 705,391.51	\$ 823,316.18

LIABILITIES

Capital Stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund	17,500.00	20,000.00	25,000.00	28,000.00
Undivided Profits (Net).....	16,849.57	22,987.90	12,745.00	19,524.44
Bills Payable				
Notes Rediscounted				
Savings Accounts	174,412.41	184,989.55	190,700.28	201,307.49
Postal Savings Accounts.....				
Trust Funds				
Dividends Unpaid		122.50		300.00
Individual Deposits	363,713.48	474,441.47	379,953.45	481,503.45
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certificates of Deposit	9,000.00	9,000.00	9,000.00	9,000.00
Time Certificates of Deposit..	18,143.16	17,743.16	17,504.17	16,894.68
Certified Checks				
Cashier's Checks	8,315.24	6,425.63	7,988.61	1,786.12
Reserved for Interest.....				
Reserved for Taxes.....	930.19			
Other Liabilities	10,762.50	15,262.69	12,500.00	15,000.00
Total	\$ 669,626.55	\$ 800,972.90	\$ 705,391.51	\$ 823,316.18

OFFICERS FOR 1940

G. D. Taylor, President; H. C. Lefurgey, Vice-President; Geo. F. Hudson, Cashier;
B. W. Yowell, Assistant Cashier.

DIRECTORS FOR 1940

G. D. Taylor, H. C. Lefurgey, E. W. Neal.

Certificate Issued May 19, 1937

No. 432

THE EATON BANK, EATON

(Weld County)

OFFICERS FOR 1939

O. W. Hampton, President; James G. Milne, Rex C. Eaton, Joe Haythorn,
Vice-Presidents; F. A. Tyson, Cashier; H. N. Patton, Jr., Assistant Cashier.

DIRECTORS FOR 1939

O. W. Hampton, James G. Milne, Rex C. Eaton, Joe Haythorn, Robert G. Smith,
W. H. Ross, W. J. Brown.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	54,060.93	\$ 57,593.10	\$ 61,435.50	\$ 69,192.43
Loans and Dis. (Sec. by Col.)	171,334.06	178,345.92	182,004.52	172,293.35
Loans on Real Estate.....	6,760.00	6,256.00	9,667.50	15,839.00
Overdrafts (Sec. and Unsec.)	.....	4.87	129.14	135.07
United States Bonds.....	7,500.00	7,500.00	15,000.00	15,000.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities...	1,200.00	1,350.00	1,500.00	1,500.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,879.48	1,785.48	1,736.29	1,748.47
Banking House.....	9,500.00	9,000.00	8,750.00	8,500.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	1,044.63	828.53	920.10	2,488.39
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks.....	.....	.....	2.50	42.83
Due from Reserve Banks...	173,892.53	65,340.22	173,452.15	68,712.46
Checks on Other Banks.....	.....	7,680.00	7,403.00	7,599.00
Currency.....	11,399.00	.....	.....	.....
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin...	2,150.48	1,910.20	2,193.46	2,802.08
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....\$	440,721.11	\$ 337,594.32	\$ 464,194.16	\$ 365,853.08

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	20,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net).....	2,500.00	1,181.96	2,500.00	3,500.00
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	64,881.07	63,667.11	76,187.97	72,703.34
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	2,500.00	50.00
Individual Deposits.....	308,979.72	207,186.93	297,720.15	209,636.86
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of Deposit	10,000.00	10,000.00	10,000.00	10,000.00
Time Certificates of Deposit..	7,363.10	1,871.36	12,618.41	16,122.05
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	273.00	763.36	10,089.45	566.16
Reserved for Interest.....	445.51	568.60	1,289.18	.....
Reserved for Taxes.....	981.71	2,355.00	1,289.00	3,274.67
Other Liabilities.....	297.00	.....	.....	.....
Total.....\$	440,721.11	\$ 337,594.32	\$ 464,194.16	\$ 365,853.08

OFFICERS FOR 1940

O. W. Hampton, President; James G. Milne, Rex C. Eaton, Joe Haythorn,
Vice-Presidents; F. A. Tyson, Cashier; J. N. Patton, Jr., Assistant Cashier.

DIRECTORS FOR 1940

O. W. Hampton, James G. Milne, Rex C. Eaton, Joe Haythorn, Robert G. Smith,
W. H. Ross, W. J. Brown.

Certificate Issued January 29, 1915

No. 283

THE ECKLEY STATE BANK, ECKLEY

(Yuma County)

OFFICERS FOR 1939

A. E. Shea, President; Cosby McBeath, Cashier.

DIRECTORS FOR 1939

B. F. Boggs, Mark M. Catchpole, Cosby McBeath, Charley W. Park, A. E. Shea.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	12,305.24	\$ 10,288.82	\$ 8,256.65	\$ 7,053.03
Loans and Dis. (Sec. by Col).	21,482.47	22,285.50	31,652.67	25,889.43
Loans on Real Estate.....	.....	750.00	750.00	750.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	3,000.00	14,000.00	14,000.00	14,000.00
Bonds to Secure Postal Sav.	14,000.00	.....	.....	.....
Other Bonds and Securities...	179.31	252.83	80.00	.....
Premium on Bonds.....	.....	.....	1,425.00	.....
Furniture and Fixtures.....	1,600.00	1,500.00	3,150.00	1,350.00
Banking House.....	3,400.00	3,300.00	.....	2,970.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	54.81	60.39	99.70	70.15
Due from Reserve Banks...	63,188.10	61,563.18	48,095.94	51,674.37
Checks on Other Banks.....	.....	.....	.....	.....
Currency.....	7,148.00	3,711.00	3,522.00	5,625.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin...	1,126.68	1,262.27	1,091.17	1,631.24
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....\$	127,484.61	\$ 118,973.99	\$ 112,123.13	\$ 111,013.22

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	7,500.00	7,500.00	7,500.00	7,500.00
Undivided Profits (Net)....	2,106.47	1,659.46	2,176.68	1,953.21
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	94,371.83	85,793.76	78,354.75	77,308.43
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of Deposit	.....	.....	.....	.....
Time Certificates of Deposit..	8,506.31	9,020.77	9,091.70	9,251.58
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....\$	127,484.61	\$ 118,973.99	\$ 112,123.13	\$ 111,013.22

OFFICERS FOR 1940

A. E. Shea, President; Cosby McBeath, Cashier.

DIRECTORS FOR 1940

B. F. Boggs, Mark M. Catchpole, Cosby McBeath, Charley W. Park, A. E. Shea.

Certificate Issued March 23, 1908

No. 43

THE ELBERT COUNTY BANK, ELBERT

(Elbert County)

OFFICERS FOR 1939

J. E. Mayer, President; A. H. Jewell, Vice-President; A. H. Mayer, Cashier.

DIRECTORS FOR 1939

J. E. Mayer, A. H. Mayer, A. H. Jewell, Arthur O. White, Rollo E. Jacobs, Lewis Shook.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	36,754.59	\$ 28,839.05	\$ 36,845.07	\$ 35,775.19
Loans and Dis. (Sec. by Col).	73,921.15	73,167.05	84,015.59	78,083.30
Loans on Real Estate.....	7,866.95	7,400.20	7,400.20	7,000.00
Overdrafts (Sec. and Unsec.).	1.20	.....	16.34	5.32
United States Bonds.....	40,700.00	40,700.00	40,700.00	33,700.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities...	7,309.38	5,605.73	6,944.90	4,171.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....	.....
Banking House	950.00	900.00	900.00	700.00
Other Real Estate.....	3.00	3.00	3.00	3.00
Due from Banks (not Resv.).	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks) ...	126.07	273.31	291.95	46.15
Due from Reserve Banks.....	166,752.61	183,144.13	134,202.53	169,823.13
Checks on Other Banks.....	.....	.....	.....	.....
Currency	5,691.00	5,778.00	5,363.00	6,070.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	746.84	669.45	830.61	1,142.51
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
Total	\$ 340,822.79	\$ 346,479.92	\$ 317,513.19	\$ 336,519.60

LIABILITIES

Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net).....	6,270.00	6,750.00	7,200.00	6,850.00
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	750.00	750.00	750.00
Individual Deposits	113,609.60	133,499.45	114,510.41	135,760.49
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of Deposit	26,723.84	17,500.00	17,500.00	17,500.00
Time Certificates of Deposit..	154,116.21	147,813.40	137,446.01	135,557.74
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....	.....
Reserved for Interest.....	103.14	.....	.....	101.37
Reserved for Taxes .....	.....	167.07	106.77	.....
Other Liabilities .....	.....	.....	.....	.....
Total	\$ 340,822.79	\$ 346,479.92	\$ 317,513.19	\$ 336,519.60

OFFICERS FOR 1940

J. E. Mayer, President; Lewis Shook, Vice-President; A. H. Mayer, Cashier.

DIRECTORS FOR 1940

K. A. Mayer, A. H. Mayer, Lewis Shook.

Certificate Issued March 16, 1915

No. 285

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1939

Chas. J. Elzi, President; James Brennan, Vice-President; William Whiles,
Ex. Vice-President and Cashier; C. E. Goodspeed, Assistant Cashier.

DIRECTORS FOR 1939

William Whiles, James Brennan, Chas. J. Elzi, C. W. Bixler.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	4,275.00	\$ 4,255.50	\$ 2,661.00	\$ 1,796.12
Loans and Dis. (Sec. by Col.)	101,228.78	116,699.64	107,423.73	110,808.00
Loans on Real Estate.....	17,110.00	11,028.58	13,797.69	11,996.92
Overdrafts (Sec. and Unsec.)				
United States Bonds.....	101,166.22	101,166.22	93,799.38	94,699.38
Bonds to Secure Postal Sav.				
Other Bonds and Securities...	73,200.47	72,012.95	70,111.68	64,923.50
Premium on Bonds.....				
Furniture and Fixtures.....	1,000.00	750.00	750.00	500.00
Banking House	4,000.00	3,750.00	3,750.00	3,500.00
Other Real Estate.....	1.00	1.00	1.00	1.00
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)...				
Due from Reserve Banks.....	73,394.11	81,790.07	104,248.61	102,548.71
Checks on Other Banks.....	647.33		603.42	296.55
Currency	11,236.00	18,557.00	13,352.00	17,842.00
Gold				
Silver and Fractional Coin...	1,463.88	1,199.06	1,528.22	2,030.12
Expense Account				
Other Resources				
Total	\$ 388,722.79	\$ 411,210.02	\$ 412,026.73	\$ 410,942.30

LIABILITIES

Capital Stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund	7,000.00	8,000.00	8,000.00	9,000.00
Undivided Profits (Net)....	6,512.92	7,612.32	8,917.17	10,540.62
Bills Payable				
Notes Rediscounted				
Savings Accounts	133,574.51	146,790.98	142,680.59	136,025.09
Postal Savings Accounts.....				
Trust Funds				
Dividends Unpaid				
Individual Deposits	169,205.00	171,119.98	171,916.80	174,902.00
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certificates of Deposit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit..	34,118.60	32,218.20	32,910.66	32,851.66
Certified Checks				
Cashier's Checks	215.00	5,770.93	6,566.63	6,172.75
Reserved for Interest				
Reserved for Taxes				
Other Liabilities	3,096.76	4,697.61	6,034.88	6,450.18
Total	\$ 388,722.79	\$ 411,210.02	\$ 412,026.73	\$ 410,942.30

OFFICERS FOR 1940

Chas. J. Elzi, President; William Whiles, Vice-President and Cashier;
O. E. Goodspeed, Assistant Cashier.

DIRECTORS FOR 1940

William Whiles, James Brennan, Chas. J. Elzi, C. W. Bixler.

Certificate Issued June 24, 1908

No. 37

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1939

Chas. F. Hix, President; Harry B. Boyd, Vice-President; William E. Shepherd, Cashier.

DIRECTORS FOR 1939

Harry B. Boyd, Chas. F. Hix, William G. Lewis.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	27,916.88	\$ 12,511.32	\$ 30,112.96	\$ 16,369.69
Loans and Dis. (Sec. by Col.)	106,204.27	144,426.18	135,472.87	216,110.80
Loans on Real Estate.....	30,590.32	31,233.63	33,034.65	30,778.66
Overdrafts (Sec. and Unsec.)	.75	14.78	.....	87.11
United States Bonds.....	26,050.00	27,450.00	16,550.00	18,250.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities...	17,645.77	27,783.00	16,771.58	20,968.06
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1.00	1.00	1.00	1.00
Banking House.....	6,500.00	6,500.00	6,275.00	1.00
Other Real Estate.....	2,401.00	2.00	2.00	1.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks....	113,825.07	43,798.79	125,876.16	92,437.39
Checks on Other Banks.....	348.59	3.00	7.90	32.27
Currency.....	16,777.00	13,792.00	15,460.00	19,818.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	4,615.19	2,994.60	4,682.54	234.19
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	645.84	.....
Total.....	\$ 352,875.84	\$ 310,510.30	\$ 384,892.50	\$ 415,089.17

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	12,500.00	12,500.00	12,500.00	16,500.00
Undivided Profits (Net)....	1,172.04	3,053.44	4,778.26	2,744.45
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	30,141.20	34,583.70	32,702.94	37,114.93
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	265,085.82	215,023.24	276,970.79	296,791.45
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit.....	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	13,657.93	14,619.49	15,121.66	11,119.49
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	318.85	318.85	12,818.85	20,818.85
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	411.58	.....	.....
Total.....	\$ 352,875.84	\$ 310,510.30	\$ 384,892.50	\$ 415,089.17

OFFICERS FOR 1940

Chas. F. Hix, President; Harry B. Boyd, Vice-President; William E. Shepherd, Cashier.

DIRECTORS FOR 1940

Harry B. Boyd, Chas. F. Hix, William G. Lewis.

Certificate Issued January 26, 1914

No. 274

THE BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1939

John C. Singleton, President; A. A. Dollison, Vice-President; K. S. Rehbock, Cashier;
Violet W. Bullock, Assistant Cashier.

DIRECTORS FOR 1939

John C. Singleton, Norma S. Rutherford, A. A. Dollison.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	66,555.65	\$ 54,953.52	\$ 61,027.32	\$ 54,415.78
Loans and Dis. (Sec. by Col.)	102,771.30	93,369.61	89,105.45	78,789.32
Loans on Real Estate.....	26,753.96	23,685.22	21,303.60	16,237.80
Overdrafts (Sec. and Unsec.)				34.92
United States Bonds.....	20,200.00	21,600.00	21,000.00	21,500.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities..	48,307.11	48,781.65	48,087.17	41,362.63
Premium on Bonds.....				
Furniture and Fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00
Banking House.....	2,000.00	2,000.00	2,000.00	1,700.00
Other Real Estate.....				
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)..	3,601.77	1,960.13	2,344.26	
Due from Reserve Banks...	92,492.15	157,483.38	92,426.73	207,426.98
Checks on Other Banks.....	4,205.00	757.03	5,466.51	
Currency	26,514.00	22,872.00	23,910.00	28,044.00
Gold				
Silver and Fractional Coin..	2,508.73	2,581.64	2,092.74	3,140.10
Expense Account.....				
Other Resources	20,599.52	12,329.89	24,703.87	6,545.71
Total.....\$	417,509.19	\$ 443,374.07	\$ 394,467.65	\$ 460,197.24

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	30,000.00	30,000.00	30,000.00	30,000.00
Undivided Profits (Net)....	756.87	1,388.38	918.31	1,452.72
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....				
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	292,886.88	322,765.69	274,638.49	319,549.40
Due to Banks (not Resv.)....				
Due to Reserve Banks.....				
Demand Certificates of Deposit	2,368.26	3,884.01	2,823.75	2,012.15
Time Certificates of Deposit.	81,497.18	75,335.99	76,087.10	97,182.97
Certified Checks.....				
Cashier's Checks.....				
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
Total.....\$	417,509.19	\$ 443,374.07	\$ 394,467.65	\$ 460,197.24

OFFICERS FOR 1940

John C. Singleton, President A. A. Dollison, Vice-President; K. S. Rehbock, Cashier;
Violet W. Bullock, Assistant Cashier.

DIRECTORS FOR 1940

John C. Singleton, Norma S. Rutherford, A. A. Dollison.

Certificate Issued February 10, 1910

No. 50

FORT LUPTON STATE BANK, FORT LUPTON

(Weld County)

OFFICERS FOR 1939

S. J. Rhode, President; M. B. Rhode, Vice-President; W. M. Ward, Cashier;
E. E. Caldwell, Assistant Cashier.

DIRECTORS FOR 1939

S. J. Rhode, M. B. Rhode, W. M. Ward.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	78,394.49	\$ 98,056.50	\$ 81,049.51	\$ 105,199.95
Loans and Dis. (Sec. by Col.)	152,686.31	144,957.07	155,024.84	151,875.58
Loans on Real Estate.....	9,081.00	17,504.00	20,738.00	31,430.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	307,204.17	259,004.17	241,559.79	245,159.79
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	38,305.00	38,305.00	38,321.50	39,563.40
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,000.00	900.00	900.00	800.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks....	60,319.71	100,741.53	111,254.86	148,162.31
Checks on Other Banks.....	.....	.....	.....	.....
Currency	11,809.00	10,380.00	7,868.00	13,738.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,803.40	1,495.12	947.70	2,452.75
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 660,603.08	\$ 671,343.39	\$ 657,664.20	\$ 738,381.78

LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	25,000.00	45,000.00	45,000.00	50,000.00
Undivided Profits (Net)....	22,489.84	5,000.00	16,737.28	8,064.33
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	5,000.00	.....	7,500.00
Individual Deposits.....	350,218.23	354,577.57	338,596.42	402,896.25
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	1,679.61	1,403.84	744.29	2,819.77
Time Certificates of Deposit	232,681.14	227,759.13	227,201.03	232,426.54
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	600.30	755.17	956.64	3,295.26
Reserved for Interest.....	2,933.96	6,847.68	3,428.54	6,379.63
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 660,603.08	\$ 671,343.39	\$ 657,664.20	\$ 738,381.78

OFFICERS FOR 1940

S. J. Rhode, President; M. B. Rhode, Vice-President; W. M. Ward, Cashier.

DIRECTORS FOR 1940

S. J. Rhode, M. B. Rhode, W. M. Ward.

Certificate Issued August 24, 1915

No. 291

THE FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN

(Morgan County)

OFFICERS FOR 1939

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Cashier;
A. F. Graves, Assistant Cashier; L. E. Horner, Assistant Cashier.

DIRECTORS FOR 1939

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, A. E. Graves, Alonzo Petteys.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	135,240.86	\$ 138,508.50	\$ 186,353.43	\$ 135,336.64
Loans and Dis. (Sec. by Col.)	605,882.75	570,611.69	605,347.66	680,870.03
Loans on Real Estate.....	76,941.00	186,881.55	82,370.47	93,310.12
Overdrafts (Sec. and Unsec.)	24.32	17.91	.....	33.69
United States Bonds.....	25,827.46	7,500.00	15,000.00	15,000.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	194,468.00	159,206.44	299,575.82	289,835.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1.00	1.00	1.00	1.00
Banking House.....	22,000.00	21,000.00	20,000.00	18,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	1,438.29	710.14	572.54	610.30
Due from Reserve Banks....	345,955.50	329,045.93	341,721.58	322,397.68
Checks on Other Banks.....	3,680.03	1,718.71	4,297.54	4,235.15
Currency	35,408.00	40,774.00	34,507.00	41,683.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin...	2,939.17	5,054.28	3,711.95	8,277.49
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 1,449,806.38	\$ 1,461,030.15	\$ 1,593,458.99	\$ 1,609,590.10

LIABILITIES

Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	75,000.00	75,000.00	100,000.00	100,000.00
Undivided Profits (Net)....	27,302.40	48,050.42	31,301.12	35,673.81
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	479,854.64	518,766.47	536,523.85	555,528.43
Postal Savings Accounts....	1,000.00	5,000.00	5,000.00	5,000.00
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	717,625.66	692,279.10	778,695.84	780,869.51
Due to Banks (not Resv.)...	2,388.22	660.80	586.35	841.09
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	69,719.33	51,076.08	69,343.91	53,432.31
Certified Checks.....	.....	.....	70.00	.....
Cashier's Checks.....	17,971.55	14,149.42	9,254.75	12,197.09
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	3,944.58	1,047.86	7,683.17	11,047.86
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 1,449,806.38	\$ 1,461,030.15	\$ 1,593,458.99	\$ 1,609,590.10

OFFICERS FOR 1940

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Cashier;
A. E. Graves, Assistant Cashier; L. E. Horner, Assistant Cashier.

DIRECTORS FOR 1940

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, A. E. Graves, Alonzo Petteys.

Certificate Issued August 6, 1908

No. 52

FOWLER STATE BANK, FOWLER

(Otero County)

OFFICERS FOR 1939

H. W. Fox, President; J. A. McClaren, Vice-President; Edith P. Barnard, Cashier.

DIRECTORS FOR 1939

H. W. Fox, J. A. McClaren, Ben Tillotson, L. W. Keeling, Joe M. Fox.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	15,315.10	\$ 15,930.13	\$ 14,735.90	\$ 13,351.70
Loans and Dis. (Sec. by Col.)	87,325.08	81,416.32	92,590.05	93,558.12
Loans on Real Estate.....	3,175.00	2,600.00	3,665.00	3,825.00
Overdrafts (Sec. and Unsec.)	78.55	65.45	21.51	95.12
United States Bonds.....	18,100.00	17,650.00	17,250.00	17,250.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	8,605.78	11,321.58	9,277.60	9,012.34
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	950.00	870.00	820.00	770.00
Banking House.....	5,250.00	5,100.00	4,950.00	4,800.00
Other Real Estate.....	1,075.00	950.00	825.00	700.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks....	36,343.63	61,087.49	47,272.11	68,796.84
Checks on Other Banks.....	676.16	1,098.62	162.19	929.71
Currency	2,686.00	3,483.00	3,872.00	5,468.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,606.90	1,951.91	1,384.13	1,439.60
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	150.00	.....	.....
Total.....\$	181,187.20	\$ 203,674.50	\$ 196,825.49	\$ 219,996.43

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	1,500.00	2,500.00	2,500.00	3,000.00
Undivided Profits (Net)....	2,832.57	2,045.27	3,568.56	4,124.57
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	21,976.77	31,692.69	26,615.93	33,885.20
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	95,206.92	97,712.22	87,774.39	101,577.41
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	28,482.29	38,288.27	44,938.17	45,297.96
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,188.65	1,436.05	1,428.44	2,111.29
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....\$	181,187.20	\$ 203,674.50	\$ 196,825.49	\$ 219,996.43

OFFICERS FOR 1940H. W. Fox, President; J. A. McClaren, Vice-President; Edith P. Barnard, Cashier;
J. M. Fox, Assistant Cashier.**DIRECTORS FOR 1940**

H. W. Fox, J. A. McClaren, A. A. Keeling, Ben Tillotson, J. M. Fox.

Certificate Issued June 30, 1915

No. 288

THE AMERICAN STATE BANK, GRANADA

(Prowers County)

OFFICERS FOR 1939

E. F. Page, President; H. E. McKeever, Vice-President and Cashier.

DIRECTORS FOR 1939

E. F. Page, Joe Musick, M. H. Durham, L. N. Thompson, H. E. McKeever.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	21,185.51	\$ 14,174.36	\$ 21,293.74	\$ 15,625.28
Loans and Dis. (Sec. by Col.)	40,139.94	30,935.69	40,461.30	50,071.22
Loans on Real Estate.....	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	18,000.00	25,000.00	25,000.00	25,200.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	80.00	2,896.51	4,270.23	5,155.07
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	600.00	400.00	300.00	300.00
Banking House.....	1,550.00	1,200.00	1,100.00	1,100.00
Other Real Estate.....	900.00	900.00	600.00	600.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks....	28,002.01	23,946.93	31,078.65	38,421.37
Checks on Other Banks.....	.....	.....	.....	.....
Currency.....	2,568.00	1,605.00	627.00	4,384.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	520.63	434.82	525.98	698.33
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....\$	113,546.09	\$ 101,493.31	\$ 125,256.90	\$ 141,555.27

LIABILITIES

Capital Stock.....\$	17,500.00	\$ 17,500.00	\$ 17,500.00	\$ 17,500.00
Surplus Fund.....	2,800.00	3,000.00	3,000.00	3,000.00
Undivided Profits (Net)....	856.41	7.09	881.00	525.05
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	19,050.39	19,735.10	18,757.08	24,977.71
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	15.00	1,765.00	25.00	25.00
Individual Deposits.....	67,461.85	53,313.68	78,553.28	82,519.74
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De- posit.....	.....	.....	.....	.....
Time Certificates of Deposit.	.....	.....	.....	6,250.00
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	5,862.44	6,172.44	6,540.54	6,757.77
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....\$	113,546.09	\$ 101,493.31	\$ 125,256.90	\$ 141,555.27

OFFICERS FOR 1940

E. F. Page, President; H. E. McKeever, Vice-President and Cashier.

DIRECTORS FOR 1940

E. F. Page, H. E. McKeever, L. N. Thompson, M. H. Durham, Joe Musick.

Certificate Issued November 16, 1925

No. 422

UNITED STATES BANK OF GRAND JUNCTION, GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1939

E. D. Blodgett, President; A. C. Milne, Vice-President; C. D. Smith, Vice-President;
W. D. Ela, Cashier; W. E. Faris, Assistant Cashier; A. M. Schmidt, Chairman of
the Board.

DIRECTORS FOR 1939

E. D. Blodgett, W. D. Ela, A. C. Milne, A. M. Schmidt, C. D. Smith.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	184,685.69	\$ 223,899.76	\$ 263,369.87	\$ 215,893.64
Loans and Dis. (Sec. by Col.)	478,261.16	542,770.82	636,678.58	624,619.54
Loans on Real Estate.....	46,733.50	55,752.42	60,531.64	53,646.14
Overdrafts (Sec. and Unsec.)	414.34	198.90	136.79	459.28
United States Bonds.....	99,614.13	99,676.66	107,139.19	107,139.19
Bonds to Secure Postal Sav.				
Other Bonds and Securities..	206,665.53	174,558.42	161,989.87	132,431.15
Premium on Bonds.....				
Furniture and Fixtures....	12,111.03	10,714.59	10,619.69	9,740.47
Banking House.....	36,750.00	35,000.00	33,250.00	31,500.00
Other Real Estate.....	7,000.00	6,000.00	8,426.80	8,426.80
Due from Banks (not Resv.)	8,577.11	7,012.10	8,607.96	14,861.73
Cash Items (not including Checks on Other Banks)...	4,947.51	3,162.21	1,832.15	3,399.67
Due from Reserve Banks....	728,548.77	723,683.32	394,904.95	810,602.12
Checks on Other Banks.....	17,589.49	14,727.89	23,232.61	13,746.10
Currency	66,083.00	79,409.00	81,320.00	87,190.00
Gold				
Silver and Fractional Coin..	9,703.88	8,806.44	10,142.40	8,838.01
Expense Account.....				
Other Resources.....				
Total.....	\$ 1,907,685.14	\$ 1,985,372.53	\$ 1,802,182.50	\$ 2,122,493.84

LIABILITIES

Capital Stock..... \$	100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	35,000.00	60,000.00	60,000.00	75,000.00
Undivided Profits (Net)....	2,932.46	4,548.94	13,198.91	8,224.67
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	404,473.14	414,699.71	414,594.18	458,068.41
Postal Savings Accounts....	5,000.00	5,000.00	5,000.00	5,000.00
Trust Funds.....	55,167.56	22,070.58	18,677.51	7,422.26
Dividends Unpaid.....				
Individual Deposits.....	1,216,496.21	1,249,679.14	1,104,166.80	1,336,845.46
Due to Banks (not Resv.)...	20,789.87	69,462.32	23,949.74	57,040.36
Due to Reserve Banks.....				
Demand Certificates of De- posit	282.93	282.93	282.93	282.93
Time Certificates of Deposit.	44,547.48	52,672.97	54,452.96	57,312.52
Certified Checks.....	314.32	193.06	1,118.46	359.56
Cashier's Checks.....	12,681.17	6,762.88	1,741.01	6,937.67
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....	10,000.00		5,000.00	10,000.00
Total.....	\$ 1,907,685.14	\$ 1,985,372.53	\$ 1,802,182.50	\$ 2,122,493.84

OFFICERS FOR 1940

E. D. Blodgett, President; A. C. Milne, Vice-President; W. D. Ela, Cashier;
W. E. Faris, Assistant Cashier; A. M. Schmidt, Chairman of the Board.

DIRECTORS FOR 1940

E. D. Blodgett, W. D. Ela, A. C. Milne, Leo Prinster, A. M. Schmidt.

Certificate Issued February 24, 1908

No. 59

THE WELD COUNTY SAVINGS BANK, GREELEY

(Weld County)

OFFICERS FOR 1939

C. N. Jackson, President; A. W. Ferguson, Vice-President; H. W. McGilp, Cashier;
D. H. Jackson, Assistant Cashier; E. L. Gordon, Assistant Cashier.

DIRECTORS FOR 1939

C. N. Jackson, A. W. Ferguson, H. W. McGilp, C. A. Hewitt, D. H. Jackson.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	77,664.45	\$ 102,578.10	\$ 70,733.20	\$ 93,074.58
Loans and Dis. (Sec. by Col.)	93,806.81	106,311.87	114,258.96	153,108.02
Loans on Real Estate.....	14,800.00	13,800.00	11,150.00	10,150.00
Overdrafts (Sec. and Unsec.)	3.59	226.33	52.02	89.76
United States Bonds.....	65,500.00	70,600.00	78,800.00	83,900.00
Bonds to Secure Postal Sav..				
Other Bonds and Securities..	291,876.66	236,834.83	252,821.72	240,062.01
Premium on Bonds.....				
Furniture and Fixtures.....	1.00	1.00	1.00	1.00
Banking House.....				
Other Real Estate.....	31,300.00	27,803.00	22,803.00	21,000.00
Due from Banks (not Resv.)	55.20			788.50
Cash Items (not including				
Checks on Other Banks)..	354.27	1,238.64	919.09	
Due from Reserve Banks....	309,510.76	239,637.74	301,418.47	168,555.85
Checks on Other Banks.....	3,135.88	2,201.55	3,385.59	7,290.92
Currency	20,840.00	10,273.00	15,761.00	6,267.00
Gold				
Silver and Fractional Coin..	4,700.80	4,257.59	3,600.27	2,233.42
Expense Account.....				
Other Resources.....				
Total.....\$	913,549.42	\$ 815,763.65	\$ 875,704.32	\$ 786,521.06

LIABILITIES

Capital Stock.....\$	75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus Fund.....	15,000.00	15,000.00	16,000.00	16,000.00
Undivided Profits (Net)....	3,623.93	4,107.01	4,541.21	5,932.64
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	277,893.74	297,958.30	272,720.81	281,860.43
Postal Savings Accounts....				
Trust Funds.....	831.89	1,188.89	834.40	1,484.65
Dividends Unpaid.....				
Individual Deposits.....	502,745.96	392,790.62	463,175.52	362,162.30
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certificates of De-				
posit	10,000.00	26,177.38	15,000.00	15,000.00
Time Certificates of Deposit.	23,727.38		20,888.40	25,747.40
Certified Checks.....				
Cashier's Checks.....	1,726.37	3,541.45	3,213.02	2,984.43
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....	3,000.15		4,330.96	349.21
Total.....\$	913,549.42	\$ 815,763.65	\$ 875,704.32	\$ 786,521.06

OFFICERS FOR 1940

C. N. Jackson, President; A. W. Ferguson, Vice-President; H. W. McGilp, Cashier;
D. H. Jackson, Assistant Cashier.

DIRECTORS FOR 1940

C. N. Jackson, A. W. Ferguson, H. W. McGilp, D. H. Jackson, C. A. Hewitt.

Certificate Issued December 23, 1910

No. 207

THE GUNNISON BANK & TRUST COMPANY, GUNNISON

(Gunnison County)

OFFICERS FOR 1939

W. W. McKee, President; W. L. Curtis, Vice-President; A. E. Fordham, Cashier;
Irvin A. Mergelman, Assistant Cashier.

DIRECTORS FOR 1939

Ralph R. Allen, W. L. Curtis, W. W. McKee, Irvin A. Mergelman, Lang Spann,
A. E. Fordham.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	54,839.66	\$ 56,946.89	\$ 54,555.79	\$ 50,099.60
Loans and Dis. (Sec. by Col.)	168,952.70	135,455.99	240,809.60	184,368.49
Loans on Real Estate.....	16,798.85	29,275.50	27,862.50	26,674.00
Overdrafts (Sec. and Unsec.)	154.12	250.32	241.70	290.07
United States Bonds.....	47,025.00	43,900.00	48,400.00	48,400.00
Bonds to Secure Postal Sav..				
Other Bonds and Securities..	37,292.64	40,800.52	59,283.96	52,014.27
Premium on Bonds.....				
Furniture and Fixtures.....	2,090.00	1,800.00	1,800.00	1,600.00
Banking House.....				
Other Real Estate.....				
Due from Banks (not Resv.)	1,023.96	1,335.19	1,604.62	1,128.66
Cash Items (not including Checks on Other Banks) ..	1,936.87	850.94	2,978.45	1,180.22
Due from Reserve Banks....	133,391.84	222,123.44	97,745.41	278,749.21
Checks on Other Banks.....	2,678.23	491.48	687.34	746.79
Currency	22,220.00	18,720.00	19,049.00	17,277.00
Gold				
Silver and Fractional Coin..	2,393.48	1,354.67	1,900.00	2,974.33
Expense Account.....				
Other Resources.....				1,800.00
Total.....	\$ 490,797.35	\$ 553,304.94	\$ 556,918.37	\$ 667,302.63

LIABILITIES

Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	4,000.00	10,000.00	10,000.00	12,500.00
Undivided Profits (Net)....	1,050.46	1,456.10	2,507.22	3,643.07
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	167,459.49	193,254.91	217,932.14	233,322.60
Postal Savings Accounts.....				
Trust Funds.....	6,588.41	4,369.15	926.22	339.49
Dividends Unpaid.....				5,000.00
Individual Deposits.....	249,357.35	282,132.63	263,308.15	350,469.93
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certificates of De-				
posit	300.54	50.54	244.64	27.54
Time Certificates of Deposit.	12,041.10	12,041.61	12,000.00	12,000.00
Certified Checks.....				
Cashier's Checks.....				
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
Total.....	\$ 490,797.35	\$ 553,304.94	\$ 556,918.37	\$ 667,302.63

OFFICERS FOR 1940

W. W. McKee, President; A. E. Fordham, Executive Vice-President;
L. A. Mergelman, Cashier.

DIRECTORS FOR 1940

Ralph R. Allen, W. L. Curtis, A. E. Fordham, W. W. McKee, I. A. Mergelman, Lang Spann.

Certificate Issued October 10, 1919

No. 380

THE HAXTUN STATE BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1939

G. W. Gordon, President ; J. A. Brooks, Vice-President ; Sherman E. Walrod, Vice-President ;
C. L. Reynolds, Cashier.

DIRECTORS FOR 1939

G. W. Gordon, J. A. Brooks, Sherman E. Walrod, C. L. Reynolds, M. W. Gordon.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	27,810.35	\$ 30,141.73	\$ 31,525.17	\$ 28,889.46
Loans and Dis. (Sec. by Col.)	52,373.41	72,884.56	64,878.54	49,006.92
Loans on Real Estate.....	3,995.00	5,816.70	1,433.57	3,132.94
Overdrafts (Sec. and Unsec.)	43.41	40.99	111.20	16.79
United States Bonds	47,095.62	26,000.00	20,000.00	20,000.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	6,909.83	6,020.36	6,579.47	6,152.14
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	740.00	590.00	590.00	440.00
Banking House.....	4,449.51	3,999.51	3,999.51	3,549.51
Other Real Estate.....	240.00	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks...	62,828.32	34,393.93	34,229.98	77,609.83
Checks on Other Banks.....	526.82	138.48	486.09	533.04
Currency	7,649.00	3,386.00	6,553.00	5,233.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,201.19	1,550.90	1,108.40	1,475.97
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....\$	215,862.46	\$ 184,963.16	\$ 171,494.93	\$ 196,039.60

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	4,300.00	5,300.00	5,300.00	6,300.00
Undivided Profits (Net)....	1,824.65	556.37	2,845.56	1,466.58
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	21,622.63	16,853.33	15,137.22	12,321.00
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	153,359.65	128,591.64	111,337.59	139,041.76
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De- posit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	3,495.00	3,490.00	3,685.00	3,650.00
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,260.53	171.82	3,189.56	3,260.26
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....\$	215,862.46	\$ 184,963.16	\$ 171,494.93	\$ 196,039.60

OFFICERS FOR 1940

G. W. Gordon, President ; J. A. Brooks, Vice-President ; Sherman E. Walrod, Vice-President ;
C. L. Reynolds, Cashier.

DIRECTORS FOR 1940

G. W. Gordon, J. A. Brooks, Sherman E. Walrod, C. L. Reynolds, M. W. Gordon.

Certificate Issued November 21, 1919

No. 382

THE HEREFORD STATE BANK, HEREFORD

(Weld County)

OFFICERS FOR 1939

R. E. Spencer, President; R. D. White, Vice-President; Jay D. McFarland, Cashier;
Imogene E. Boggs, Assistant Cashier.

DIRECTORS FOR 1939

R. E. Spencer, J. K. Boggs, Jay D. McFarland.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	14,340.05	\$ 15,056.67	\$ 16,176.80	\$ 16,661.80
Loans and Dis. (Sec. by Col.)	37,064.05	45,386.37	45,918.81	51,997.83
Loans on Real Estate.....	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	.47	.13	8.01	1.39
United States Bonds.....	5,400.00	5,400.00	5,300.00	5,300.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	700.00	600.00	600.00	500.00
Banking House.....	1,300.00	1,200.00	1,200.00	1,100.00
Other Real Estate.....	1.00	1.00	1.00	1.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	.....	40.00	.....
Due from Reserve Banks...	30,847.44	29,669.57	23,026.05	27,725.01
Checks on Other Banks.....	74.15	193.36	738.90	1,444.92
Currency	2,964.00	2,500.00	2,609.00	3,050.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin...	526.13	445.15	506.15	587.98
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 93,217.29	\$ 100,452.25	\$ 96,124.72	\$ 108,369.93

LIABILITIES

Capital Stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	500.00	500.00	500.00	500.00
Undivided Profits (Net)....	500.28	139.49	230.65	238.80
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	24,269.03	23,626.25	24,493.91	26,260.75
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	47,103.08	55,345.11	50,999.16	61,220.83
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit .....	.....	.....	.....	.....
Time Certificates of Deposit.	5,750.00	5,750.00	4,900.00	4,925.00
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	94.90	91.40	1.00	224.55
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 93,217.29	\$ 100,452.25	\$ 96,124.72	\$ 108,369.93

OFFICERS FOR 1940

R. E. Spencer, President; R. D. White, Vice-President; Jay D. McFarland, Cashier;
Imogene E. Boggs, Assistant Cashier.

DIRECTORS FOR 1940

R. E. Spencer, J. K. Boggs, Jay D. McFarland.

Certificate Issued July 11, 1930

No. 425

THE HOTCHKISS STATE BANK, HOTCHKISS

(Delta County)

OFFICERS FOR 1939

O. G. Taylor, President; H. B. Fetz, Vice-President; H. H. Addams, Cashier;
Jas. L. Addams, Assistant Cashier.

DIRECTORS FOR 1939

O. G. Taylor, H. B. Fetz, Albert Smith, George Gunther, H. H. Addams.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	16,261.22	\$ 18,709.27	\$ 20,677.70	\$ 18,590.20
Loans and Dis. (Sec. by Col.)	106,361.99	90,985.33	106,707.12	89,362.43
Loans on Real Estate.....	3,375.00	6,708.40	9,256.00	8,110.00
Overdrafts (Sec. and Unsec.)	33.29	70.03	205.62	159.83
United States Bonds.....	29,644.00	28,969.00	28,969.00	30,369.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	3,890.00	4,584.23	5,994.23	5,700.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,000.00	750.00	750.00	500.00
Banking House.....	10,000.00	9,500.00	9,500.00	9,000.00
Other Real Estate.....	550.00	450.00	450.00	350.00
Due from Banks (not Resv.)..	2,815.88	931.08	680.29	4,431.41
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks.....	72,559.24	120,230.70	60,885.12	145,481.68
Checks on Other Banks.....	.....	.....	101.10	22.67
Currency	6,611.00	10,483.00	10,194.00	12,220.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,373.95	1,571.39	868.59	2,541.82
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 254,475.57	\$ 293,942.43	\$ 255,238.77	\$ 326,839.04

LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	6,000.00	6,500.00	6,500.00	7,000.00
Undivided Profits (Net)....	1,843.92	1,145.50	1,734.48	2,230.05
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	56,639.04	53,931.11	55,117.00	60,298.65
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	109.38	93.75	93.75	.....
Individual Deposits.....	127,190.94	161,423.68	118,922.52	186,669.41
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of Deposit .....	.....	.....	.....	.....
Time Certificates of Deposit.	35,996.11	39,428.68	41,850.82	44,126.12
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	308.66	2,241.09	528.03	709.09
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	487.52	778.62	492.17	805.72
Other Liabilities.....	900.00	3,400.00	5,000.00	.....
Total.....	\$ 254,475.57	\$ 293,942.43	\$ 255,238.77	\$ 326,839.04

OFFICERS FOR 1940

O. G. Taylor, President; H. B. Fetz, Vice-President; H. H. Addams, Cashier;
Jas. L. Addams, Assistant Cashier.

DIRECTORS FOR 1940

O. G. Taylor, H. B. Fetz, George Gunther, Albert Smith, H. H. Addams.

Certificate Issued February 28, 1918

No. 342

THE BANK OF IDAHO SPRINGS, IDAHO SPRINGS

(Clear Creek County)

OFFICERS FOR 1939

John Atcheson, Jr., President; H. O. Allen, Vice-President; C. I. Spessard, Vice-President and Cashier; Leatha C. Ives, Assistant Cashier.

DIRECTORS FOR 1939

H. O. Allen, John Atcheson, Jr., W. H. Barrick, Earl B. Dingle, H. A. Elliott, Leatha C. Ives, C. I. Spessard.

RESOURCES	June 29, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	7,035.56	\$ 10,110.09	\$ 8,466.75	\$ 10,817.64
Loans and Dis. (Sec. by Col.)	27,779.28	30,956.25	58,691.98	69,264.59
Loans on Real Estate.....	19,037.83	16,284.28	13,116.21	11,910.08
Overdrafts (Sec. and Unsec.)	8.27	1.10	7.69	2.79
United States Bonds.....	47,750.00	38,900.00	38,900.00	41,200.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	195,087.77	204,134.46	208,493.95	219,149.27
Premium on Bonds.....	210.63	210.63	210.63	210.63
Furniture and Fixtures.....	580.00	280.00	280.00	1.00
Banking House.....	3,100.00	2,800.00	2,800.00	2,500.00
Other Real Estate.....	2,003.00	4.00	4.00	3.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	150.00	344.94	302.59	468.84
Due from Reserve Banks....	48,606.03	73,320.39	71,413.61	73,025.04
Checks on Other Banks.....	45.00	3.50	19.07	30.00
Currency	8,055.00	11,210.00	15,010.00	11,739.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin...	1,846.00	2,068.53	1,906.60	2,139.36
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....\$	361,294.37	\$ 390,628.17	\$ 419,623.08	\$ 442,461.24

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	20,000.00	22,500.00	25,000.00	25,000.00
Undivided Profits (Net)....	2,102.98	91.66	2,838.97	6,666.45
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	95,439.36	108,361.06	121,126.90	130,767.93
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	203,610.27	219,336.73	230,945.31	243,437.06
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of Deposit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	9,382.14	9,425.52	9,109.28	6,084.28
Certified Checks.....	30.70	393.20	64.62	35.52
Cashier's Checks.....	728.92	520.00	538.00	270.00
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....\$	361,294.37	\$ 390,628.17	\$ 419,623.08	\$ 442,461.24

OFFICERS FOR 1940

*John Atchison, Jr., President; H. O. Allen, Vice-President; C. I. Spessard, Cashier; Leatha C. Ives, Assistant Cashier.

DIRECTORS FOR 1940

H. O. Allen, W. H. Barrick, Earl B. Dingle, H. A. Elliott, Leatha C. Ives, C. I. Spessard.

*Deceased.

Certificate Issued September 27, 1910

No. 198

IGNACIO STATE BANK, IGNACIO

(La Plata County)

OFFICERS FOR 1939

Morrill E. Turner, President; J. Denton Simms, Vice-President;
Iva W. Carmack, Assistant Cashier.

DIRECTORS FOR 1939

Morrill E. Turner, J. Denton Simms, Frederick B. Emigh.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	21,219.01	\$ 20,598.84	\$ 23,356.65	\$ 22,271.52
Loans and Dis. (Sec. by Col.)	28,443.31	19,171.14	24,849.03	23,473.87
Loans on Real Estate.....	350.00	250.00	1,750.00	1,000.00
Overdrafts (Sec. and Unsec.)	310.18	80.62	114.10	92.03
United States Bonds.....	45,950.00	5,950.00	5,950.00	6,450.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....	.....
Banking House.....	1,000.00	900.00	900.00	800.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks...	114,414.10	238,171.73	183,429.95	182,992.56
Checks on Other Banks.....	1,014.30	10.00	37.50	68.00
Currency.....	5,171.00	7,075.00	7,340.00	5,956.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	1,406.39	683.84	894.29	1,397.65
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 219,278.29	\$ 292,891.17	\$ 248,621.52	\$ 244,501.63

LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,000.00	7,500.00	7,500.00	7,500.00
Undivided Profits (Net)....	1,723.65	2,069.69	523.27	725.42
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	68,103.07	78,264.70	84,943.15	60,234.39
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	117,899.68	176,506.24	127,828.54	149,997.91
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit.....	.....	.....	.....	.....
Time Certificates of Deposit..	812.00	2,312.00	2,312.00	530.00
Certified Checks.....	53.00	53.00	53.00	53.00
Cashier's Checks.....	686.89	1,185.54	461.56	460.91
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 219,278.29	\$ 292,891.17	\$ 248,621.52	\$ 244,501.63

OFFICERS FOR 1940

Morrill E. Turner, President; J. Denton Simms, Vice-President;
Iva W. Carmack, Assistant Cashier.

DIRECTORS FOR 1940

J. Denton Simms, Morrill E. Turner, Frederick B. Emigh.

Certificate Issued May 12, 1921

No. 410

THE ILIFF STATE BANK, ILIFF (Logan County)

OFFICERS FOR 1939

P. C. Dolan, President; Ed Stewart, Vice-President; E. W. Balfour, Cashier.

DIRECTORS FOR 1939

P. C. Dolan, Ed Stewart, E. W. Balfour.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	6,071.25	\$ 8,314.42	\$ 5,311.00	\$ 3,418.00
Loans and Dis. (Sec. by Col.)	47,588.00	45,996.90	51,944.00	61,743.90
Loans on Real Estate.....	875.00	483.00	633.00	135.00
Overdrafts (Sec. and Unsec.)	39.88	345.78	92.50	187.90
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	12,500.00	12,730.40	13,142.62	12,500.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,000.00	900.00	900.00	700.00
Banking House.....	3,000.00	2,850.00	2,850.00	2,500.00
Other Real Estate.....	1,060.00	900.00	900.00	700.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	54.17	101.60	108.98	176.80
Due from Reserve Banks....	14,750.73	12,370.96	20,879.15	15,301.61
Checks on Other Banks.....	.....	.....	5.00	.....
Currency	1,750.00	3,916.00	1,416.00	1,900.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,350.60	1,740.46	876.69	847.20
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....\$	90,039.63	\$ 90,649.52	\$ 99,058.94	\$ 100,110.41

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	1,500.00	2,500.00	2,500.00	2,500.00
Undivided Profits (Net)....	2,398.50	2,285.28	8,310.39	8,152.29
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	56,778.40	58,032.91	59,435.47	61,015.57
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	232.50	97.90	406.75	56.50
Time Certificates of Deposit	14,130.23	12,733.43	13,390.43	13,303.63
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	15.90	82.42
Total.....\$	90,039.63	\$ 90,649.52	\$ 99,058.94	\$ 100,110.41

OFFICERS FOR 1940

P. C. Dolan, President; Ed Stewart, Vice-President; E. W. Balfour, Cashier.

DIRECTORS FOR 1940

P. C. Dolan, Ed Stewart, E. W. Balfour.

Certificate Issued March 24, 1908

No. 136

THE KIOWA STATE BANK, KIOWA

(Elbert County)

OFFICERS FOR 1939

J. E. Mayer, President; V. A. Backlund, Vice-President and Cashier;
Inger Christensen, Assistant Cashier.

DIRECTORS FOR 1939

Luella I. Backlund, V. A. Backlund, Inger Christensen, Loraine H. Finnicum, J. E. Mayer.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	25,861.80	\$ 18,327.25	\$ 26,224.04	\$ 22,143.61
Loans and Dis. (Sec. by Col.)	88,058.96	78,285.99	82,422.60	101,958.96
Loans on Real Estate.....	1,000.00	600.00	2,700.00	3,700.00
Overdrafts (Sec. and Unsec.)	24.70	19.06	25.64	30.02
United States Bonds.....	14,000.00	14,000.00	14,000.00	14,000.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	5,645.47	6,912.63	6,742.25	5,681.47
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....	.....
Banking House.....	1,500.00	1,350.00	1,350.00	1,200.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	98.14	35.46	198.95	.....
Due from Reserve Banks.....	118,246.99	163,735.75	105,178.59	118,116.03
Checks on Other Banks.....	114.91	.....	.....	.....
Currency.....	7,782.00	10,951.00	7,835.00	9,601.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	1,401.97	1,437.41	1,364.49	951.17
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 263,734.94	\$ 295,654.55	\$ 248,041.56	\$ 277,382.26

LIABILITIES

Capital Stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	17,500.00	17,500.00	17,500.00	17,500.00
Undivided Profits (Net)....	8,714.61	9,000.00	9,406.41	10,278.30
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	74,270.70	74,062.77	76,253.74	73,325.57
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	127,988.55	159,647.13	113,963.66	147,868.38
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit.....	.....	.....	.....	.....
Time Certificates of Deposit..	24,493.41	25,134.89	20,879.97	18,009.30
Certified Checks.....	.....	150.00	.....	.....
Cashier's Checks.....	747.19	159.76	37.78	400.71
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	20.48	.....	.....	.....
Total.....	\$ 263,734.94	\$ 295,654.55	\$ 248,041.56	\$ 277,382.26

OFFICERS FOR 1940

J. E. Mayer, President; V. A. Backlund, Vice-President and Cashier;
Inger Christensen, Assistant Cashier.

DIRECTORS FOR 1940

J. E. Mayer, V. A. Backlund, Luella I. Backlund, Inger Christensen, Loraine H. Finnicum.

Certificate Issued March 1, 1917

No. 321

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1939

J. E. Wrape, President; R. H. Calverley, Vice-President; H. K. Clark, Cashier;
Lena Burkard, Assistant Cashier.

DIRECTORS FOR 1939

J. E. Wrape, R. H. Calverley, George Burkard, H. K. Clark, Herman Idler.

RESOURCES	June 29, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	9,067.95	\$ 8,457.64	\$ 9,581.05	\$ 11,456.42
Loans and Dis. (Sec. by Col.)	57,851.23	63,664.05	62,166.10	70,605.03
Loans on Real Estate.....	954.99	906.92	867.40	766.11
Overdrafts (Sec. and Unsec.)	114.06	209.29	158.08	214.45
United States Bonds.....	15,325.50	15,967.00	23,153.50	23,370.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities..	25,488.34	23,535.18	23,826.44	18,479.14
Premium on Bonds.....				
Furniture and Fixtures....	800.00	600.00	600.00	400.00
Banking House.....	1,100.00	900.00	900.00	700.00
Other Real Estate.....	401.00	301.00	300.00	200.00
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)...				
Due from Reserve Banks...	29,891.70	41,787.57	31,047.33	34,974.07
Checks on Other Banks.....	441.64	830.41	1,359.75	576.28
Currency	5,199.00	4,890.00	3,986.00	4,868.00
Gold				
Silver and Fractional Coin..	1,090.83	1,114.62	1,080.21	994.37
Expense Account.....				
Other Resources.....				
Total.....	\$ 147,726.24	\$ 163,163.68	\$ 159,025.86	\$ 167,603.87

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	3,400.00	3,500.00	5,000.00	5,000.00
Undivided Profits (Net)....	3,934.59	3,315.14	3,179.03	2,644.80
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....				
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....				1,000.00
Individual Deposits.....	70,184.11	74,036.39	68,169.13	74,347.16
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certificates of De-				
posit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	55,114.33	66,232.94	67,634.49	69,068.70
Certified Checks.....				
Cashier's Checks.....	93.21	1,043.21	43.21	43.21
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
Total.....	\$ 147,726.24	\$ 163,163.68	\$ 159,025.86	\$ 167,603.87

OFFICERS FOR 1940

J. E. Wrape, President; R. H. Claverley, Vice-President; H. K. Clark, Cashier;
Lena Burkard, Assistant Cashier.

DIRECTORS FOR 1940

J. E. Wrape, R. H. Calverley, George Burkard, H. K. Clark, Herman Idler.

Certificate Issued November 22, 1909

No. 178

THE KIT CARSON STATE BANK, KIT CARSON

(Cheyenne County)

OFFICERS FOR 1939

Chas. E. Collins, President; Don C. Collins, Vice-President; Frank Jelinek, Cashier;
Leland Reinecker, Assistant Cashier.

DIRECTORS FOR 1939

Chas. E. Collins, Don C. Collins, Frank Jelinek.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	8,530.42	\$ 11,556.42	\$ 14,718.79	\$ 10,944.20
Loans and Dis. (Sec. by Col.)	84,998.24	83,682.31	118,273.25	109,442.90
Loans on Real Estate.....	8,130.00	5,985.00	8,180.00	8,185.00
Overdrafts (Sec. and Unsec.)	374.98	300.73	277.00	261.91
United States Bonds.....	44,739.55	43,789.55	51,261.05	51,261.05
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	1,384.04	5,372.18	2,088.69	1,803.50
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....	.....
Banking House.....	3,500.00	3,500.00	3,150.00	3,150.00
Other Real Estate.....	7.00	7.00	707.00	501.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	4.47	.....	.....	.....
Due from Reserve Banks...	110,672.85	164,340.32	86,095.02	194,662.52
Checks on Other Banks.....	952.10	494.82	1,069.20	1,055.09
Currency	3,640.00	5,290.00	2,459.00	4,550.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,540.51	604.98	785.53	584.92
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 268,474.18	\$ 324,923.31	\$ 289,064.53	\$ 386,402.09

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	20,000.00	20,000.00	20,000.00	20,000.00
Undivided Profits (Net)....	8,982.46	11,686.90	11,913.16	16,120.08
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	150,911.54	202,433.15	166,315.03	249,497.27
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit .....	.....	1,727.71	.....	.....
Time Certificates of Deposit.	63,140.20	60,681.56	65,406.47	73,471.26
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	439.98	3,393.99	429.87	2,313.48
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 268,474.18	\$ 324,923.31	\$ 289,064.53	\$ 386,402.09

OFFICERS FOR 1940

Chas. E. Collins, President; Don C. Collins, Vice-President; Frank Jelinek, Cashier;
Leland Reinecker, Assistant Cashier.

DIRECTORS FOR 1940

Chas. E. Collins, Don C. Collins, Frank Jelinek.

Certificate Issued August 18, 1908

No. 70

THE BANK OF KREMMLING, KREMMLING

(Grand County)

OFFICERS FOR 1939

F. C. Jones, President; C. L. Brown, Vice-President; Carl G. Breeze, Cashier;
Harry B. Jones, Assistant Cashier.

DIRECTORS FOR 1939

F. C. Jones, C. L. Brown, Carl G. Breeze.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	27,541.26	\$ 20,844.30	\$ 50,431.21	\$ 29,433.40
Loans and Dis. (Sec. by Col.)	151,489.34	134,500.64	149,107.74	139,109.89
Loans on Real Estate.....	28,637.77	25,444.18	31,519.74	30,863.22
Overdrafts (Sec. and Unsec.)	328.15	253.81	164.23	176.39
United States Bonds.....	33,500.00	34,500.00	42,400.00	42,800.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	32,233.82	33,203.45	28,479.16	34,998.78
Premium on Bonds.....	100.00	.....	.....	.....
Furniture and Fixtures....	630.00	500.00	400.00	1.00
Banking House.....	3,700.00	3,500.00	3,300.00	3,100.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks....	239,028.30	331,769.04	205,626.66	347,691.30
Checks on Other Banks.....	.....	.....	.....	.....
Currency	16,555.00	14,553.00	15,252.00	14,571.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	2,327.70	2,968.15	2,464.66	3,832.59
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 536,071.34	\$ 602,036.57	\$ 529,145.40	\$ 646,577.57

LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	20,000.00	23,000.00	25,000.00	25,000.00
Undivided Profits (Net)....	375.66	446.61	739.46	3,531.28
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	90,753.50	97,669.99	100,054.68	102,982.63
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	1,000.00	2,000.00	1,000.00	2,500.00
Individual Deposits.....	394,577.19	449,058.57	372,216.88	482,052.77
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit .....	.....	.....	.....	.....
Time Certificates of Deposit.	64.18	64.18	64.18	64.18
Certified Checks.....	46.71	46.71	46.71	46.71
Cashier's Checks.....	4,000.00	4,000.00	4,300.00	4,300.00
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	254.10	750.51	723.49	1,100.00
Total.....	\$ 536,071.34	\$ 602,036.57	\$ 529,145.40	\$ 646,577.57

OFFICERS FOR 1940

F. C. Jones, President; C. L. Brown, Vice-President; Carl G. Breeze, Cashier;
Harry B. Jones, Assistant Cashier.

DIRECTORS FOR 1940

F. C. Jones, C. L. Brown, Carl G. Breeze.

Certificate Issued August 5, 1908

No. 73

THE COLORADO SAVINGS & TRUST COMPANY, LA JUNTA

(Otero County)

OFFICERS FOR 1939

W. S. Morrison, President; W. A. Hart, Vice-President; E. G. Woodbridge, Vice-President;
J. H. MacDonald, Cashier; R. W. Baskett, Assistant Cashier.

DIRECTORS FOR 1939

W. S. Morrison, W. A. Hart, E. G. Woodbridge, J. H. MacDonald, V. N. Lagerquist,
Frances M. Rourke, T. W. Sisson.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	177,634.58	\$ 191,204.04	\$ 198,407.92	\$ 218,133.62
Loans and Dis. (Sec. by Col.)	299,487.22	376,653.60	356,856.31	431,443.85
Loans on Real Estate.....	31,321.10	27,534.25	31,657.65	35,211.20
Overdrafts (Sec. and Unsec.)	751.11	160.11	220.31	95.57
United States Bonds.....	52,850.00	57,550.00	80,050.00	95,299.17
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	83,482.09	101,300.15	76,457.52	74,761.46
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00	1,500.00
Banking House.....	16,000.00	15,000.00	15,000.00	14,000.00
Other Real Estate.....	2,142.79	6.00	6.00	6.00
Due from Banks (not Resv.)	.....	39,500.00	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	2,127.50	707.87	639.79	171.16
Due from Reserve Banks....	459,494.42	424,484.99	530,568.50	518,172.70
Checks on Other Banks.....	3,288.01	5,427.26	3,234.74	.....
Currency	20,359.00	21,670.00	27,385.00	28,160.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	4,516.69	3,385.76	4,075.64	3,007.60
Expense Account.....	.....	.....	.....	.....
Other Resources.....	3,350.00	3,450.00	3,750.00	3,750.00
Total.....	\$ 1,158,804.51	\$ 1,270,034.03	\$ 1,330,309.38	\$ 1,423,712.33

LIABILITIES

Capital Stock.....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus Fund.....	40,000.00	50,000.00	50,000.00	50,000.00
Undivided Profits (Net)....	4,238.22	2,417.42	4,328.96	3,313.82
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	353,353.28	363,261.32	397,837.28	409,634.77
Postal Savings Accounts....	2,855.18	2,890.87	2,890.87	.....
Trust Funds.....	1,834.23	2,374.29	3,207.91	11,413.65
Dividends Unpaid.....	1,875.00	3,750.00	1,875.00	2,625.00
Individual Deposits.....	568,600.18	656,124.79	684,130.33	750,166.60
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	5,000.00	5,000.00	8,466.53	5,200.00
Time Certificates of Deposit.	75,121.44	85,707.33	77,007.23	83,640.08
Certified Checks.....	25.00	.....	.....	.....
Cashier's Checks.....	9,038.15	6,028.68	4,730.32	9,543.21
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	21,863.83	17,479.33	20,834.95	23,175.20
Total.....	\$ 1,158,804.51	\$ 1,270,034.03	\$ 1,330,309.38	\$ 1,423,712.33

OFFICERS FOR 1940

W. S. Morrison, President; E. G. Woodbridge, Vice-President; J. H. MacDonald, Cashier;
R. W. Baskett, Assistant Cashier.

DIRECTORS FOR 1940

W. S. Morrison, T. W. Sisson, F. M. Rourke, E. G. Woodbridge, J. H. MacDonald,
N. S. Larsen, V. N. Lagerquist.

Certificate Issued August 5, 1908

No. 72

THE LA JUNTA STATE BANK, LA JUNTA

(Otero County)

OFFICERS FOR 1939

John Richert, President; J. H. Humphries, Vice-President; Hattie Dodds, Cashier.

DIRECTORS FOR 1939

J. H. Humphries, J. E. McVicar, John Richert, Walter A. Schertz, Frank V. Worden.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	53,489.92	\$ 70,420.20	\$ 37,992.33	\$ 59,864.07
Loans and Dis. (Sec. by Col.)	81,057.46	100,772.05	145,774.05	89,658.84
Loans on Real Estate.....	21,469.71	25,594.96	24,434.53	23,109.71
Overdrafts (Sec. and Unsec.)	13.49	.....	10.15	.....
United States Bonds.....	160,850.00	144,650.00	145,950.00	145,950.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	312,032.20	312,184.37	299,286.84	298,684.80
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,500.00	1,500.00	1,500.00	1,000.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	729.60
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks....	77,679.42	95,264.03	102,146.17	188,476.65
Checks on Other Banks.....	9,230.34	6,269.21	5,123.80	6,331.36
Currency.....	20,029.00	19,189.00	21,741.00	18,738.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin...	1,771.14	6,619.79	4,785.83	5,548.72
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 739,122.68	\$ 782,463.61	\$ 788,744.70	\$ 838,091.75

LIABILITIES

Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	25,000.00	33,000.00	33,000.00	40,000.00
Undivided Profits (Net)....	7,521.54	490.00	9,186.73	2,728.60
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	174,665.82	179,286.60	189,222.79	202,192.96
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	384,795.96	423,313.09	413,274.56	445,870.15
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit.....	.....	.....	.....	.....
Time Certificates of Deposit.	95,081.57	92,877.27	90,559.68	95,259.68
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	2,057.79	3,496.65	3,500.94	2,040.36
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 739,122.68	\$ 782,463.61	\$ 788,744.70	\$ 838,091.75

OFFICERS FOR 1940

John Richart, President; Hattie Dodds, Cashier; Olin Richert, Assistant Cashier.

DIRECTORS FOR 1940

Harry E. Aschermann, J. H. Humphries, John Richert, Walter A. Schertz, F. V. Worden.

Certificate Issued March 4, 1920

No. 394

THE VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1939

J. S. Maxwell, President; Cora R. Strain, Vice-President; Harry L. Hooker, Cashier.

DIRECTORS FOR 1939J. S. Maxwell, Cora R. Strain, Harry L. Hooker, C. Ray Strain, J. C. Johnston,
L. E. Likes, H. R. Maxwell.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	20,604.20	\$ 24,741.04	\$ 25,212.31	\$ 21,329.27
Loans and Dis. (Sec. by Col.)	75,105.18	79,433.63	76,998.76	89,035.93
Loans on Real Estate.....	4,369.89	4,982.89	6,727.10	12,205.00
Overdrafts (Sec. and Unsec.)	2.71	3.28	206.83	.....
United States Bonds.....	15,000.00	15,000.00	22,500.00	23,100.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	43,431.47	34,091.92	17,592.19	20,430.04
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	4,150.00	3,900.00	3,900.00	3,650.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	200.00	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	103.19	320.42	235.60	144.55
Due from Reserve Banks....	89,444.61	94,364.51	108,855.10	118,101.32
Checks on Other Banks.....	747.57	770.37	943.13	1,479.46
Currency	8,974.00	13,253.00	9,270.00	10,174.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	2,706.77	2,391.30	1,831.61	1,608.07
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 264,839.59	\$ 273,252.36	\$ 274,272.63	\$ 301,258.24

LIABILITIES

Capital Stock..... \$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00	5,000.00
Undivided Profits (Net)....	1,120.96	2,249.16	2,871.71	1,609.86
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	76,989.09	66,543.68	71,164.25	67,867.43
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	152,866.06	169,348.27	166,052.30	191,434.23
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	5,000.00	5,000.00	5,000.00	6,250.00
Time Certificates of Deposit.	.....	.....	.....	.....
Certified Checks.....	.....	.....	500.00	.....
Cashier's Checks.....	1,363.48	2,611.25	1,184.37	4,096.72
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 264,839.59	\$ 273,252.36	\$ 274,272.63	\$ 301,258.24

OFFICERS FOR 1940

J. S. Maxwell, President; Cora R. Strain, Vice-President; Harry L. Hooker, Cashier.

DIRECTORS FOR 1940J. S. Maxwell, Cora R. Strain, Harry L. Hooker, C. Ray Strain, L. E. Likes,
J. C. Johnston, H. R. Maxwell.

Certificate Issued April 6, 1908

No. 78

THE BENT COUNTY BANK OF LAS ANIMAS, LAS ANIMAS

(Bent County)

OFFICERS FOR 1939

A. S. Booth, President; Wm. J. A. Scott, Vice-President; H. H. Schuermann, Cashier.

DIRECTORS FOR 1939

A. S. Booth, Albert S. Booth, Jr., Wm. J. A. Scott.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	38,511.98	\$ 41,344.13	\$ 48,047.81	\$ 44,438.44
Loans and Dis. (Sec. by Col.)	78,249.15	54,351.07	79,913.85	88,533.71
Loans on Real Estate.....	13,947.50	15,898.00	11,331.20	7,420.00
Overdrafts (Sec. and Unsec.)				
United States Bonds.....	23,709.64	25,559.64	34,477.37	36,777.37
Bonds to Secure Postal Sav..				
Other Bonds and Securities..	312,821.00	295,530.12	324,810.45	295,374.32
Premium on Bonds.....				
Furniture and Fixtures.....	1,650.00	1,485.00	1,485.00	1,426.59
Banking House.....				
Other Real Estate.....	5,060.00	5,023.04	3,827.64	2,890.36
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)..		75.00		
Due from Reserve Banks....	46,952.09	53,898.92	60,587.83	79,587.83
Checks on Other Banks.....	2,416.43	2,603.08	2,565.36	2,960.05
Currency	15,448.00	19,039.00	11,446.00	22,754.00
Gold				
Silver and Fractional Coin..	2,775.54	4,361.70	2,996.12	3,483.76
Expense Account				
Other Resources.....				
Total.....	\$ 541,541.33	\$ 519,168.70	\$ 581,488.63	\$ 585,646.43

LIABILITIES

Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	2,000.00	2,500.00	3,500.00	5,000.00
Undivided Profits (Net)....	323.07	314.11	2,452.63	324.08
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	173,307.52	142,356.32	167,041.31	161,043.35
Postal Savings Accounts.....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	267,876.31	269,619.60	304,693.22	313,412.98
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certificates of De-				
posit	5,510.99	5,510.99	5,510.99	5,510.99
Time Certificates of Deposit.	40,943.42	48,496.17	46,730.16	49,135.64
Certified Checks.....				
Cashier's Checks.....	1,436.75	315.25	572.95	210.58
Reserved for Interest.....	34.74	9.26	656.31	452.09
Reserved for Taxes.....	108.53	47.00	331.06	556.72
Other Liabilities.....				
Total.....	\$ 541,541.33	\$ 519,168.70	\$ 581,488.63	\$ 585,646.43

OFFICERS FOR 1940A. S. Booth, President; Wm. J. A. Scott, Cashier; H. H. Schuermann, Assistant Cashier;
G. G. Caldwell, Assistant Cashier.**DIRECTORS FOR 1940**

A. S. Booth, Albert S. Booth, Jr., Wm. J. A. Scott.

Charter Issued May 22, 1940

No. 434

THE COMMERCIAL BANK OF LEADVILLE, LEADVILLE

(Lake County)

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).....	\$ 3,814.50	\$ 6,814.00
Loans and Dis. (Sec. by Col.).....	16,578.63	53,154.67
Loans on Real Estate.....	1,350.00	2,572.34
Overdrafts (Sec. and Unsec.).....	42.42	.....
United States Bonds.....
Bonds to Secure Postal Sav..
Other Bonds and Securities..	2,000.00	36.75
Premium on Bonds.....
Furniture and Fixtures.....	2,447.61	2,333.61
Banking House.....
Other Real Estate.....
Due from Banks (not Resv.).....
Cash Items (not including Checks on Other Banks).....	20.86
Due from Reserve Banks.....	41,553.28	66,663.25
Checks on Other Banks.....
Currency.....	22,217.00	14,450.00
Gold.....
Silver and Fractional Coin..	2,139.54	1,712.57
Expense Account.....
Other Resources.....	1,495.16	.....
Total.....	\$ 93,638.14	\$ 147,758.05

LIABILITIES

Capital Stock.....	.....	.....	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	.....	.....	5,000.00	5,000.00
Undivided Profits (Net).....	.....	.....	2,500.00	2,429.78
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	7,129.69	14,774.24
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	.....	.....	51,056.96	92,577.58
Due to Banks (not Resv.).....	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De- posit.....	.....	.....	64.21	64.21
Time Certificates of Deposit.....	.....	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	1,929.39	7,912.24
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	6.05	.....
Other Liabilities.....	.....	.....	951.84	.....
Total.....	.....	.....	\$ 93,638.14	\$ 147,758.05

OFFICERS FOR 1940

John E. Hill, President; W. C. Overhults, Vice-President and Cashier;
Frank A. Randall, Assistant Cashier.

DIRECTORS FOR 1940

C. E. Beatty, S. J. Fitzgerald, S. J. Perkovich, E. J. Kelly, Gerald McMillen,
Henry Schuck, Geo. W. Frunck.

Certificate Issued February 8, 1915

No. 284

THE FIRST STATE BANK OF LOUISVILLE, LOUISVILLE

(Boulder County)

OFFICERS FOR 1939

G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier.

DIRECTORS FOR 1939

G. R. Henning, L. W. McCorkle, H. H. Hoyt, Charles Liley, A. A. McCoy.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	5,547.68	\$ 5,760.00	\$ 3,723.30	\$ 3,196.50
Loans and Dis. (Sec. by Col.)	37,740.67	47,241.43	52,321.05	43,945.32
Loans on Real Estate.....	16,378.94	18,627.94	25,284.26	24,261.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	70,885.13	66,705.15	54,553.15	54,200.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	20,389.02	18,369.00	16,300.18	15,160.00
Premium on Bonds.....	.....	.....	.....	487.65
Furniture and Fixtures.....	1,965.00	1,800.00	1,700.00	1,600.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	5,500.00	4,500.00	4,000.00	3,500.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks....	56,721.18	69,842.95	77,876.18	101,995.87
Checks on Other Banks.....	.....	.....	.....	.....
Currency.....	9,858.00	13,484.00	9,895.00	10,436.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	674.01	855.50	625.29	997.42
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 225,659.63	\$ 247,185.97	\$ 246,278.41	\$ 259,779.76

LIABILITIES

Capital Stock.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	2,000.00	2,000.00	2,300.00	2,300.00
Undivided Profits (Net)....	1,647.55	1,666.08	1,696.74	2,541.42
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	46,111.46	42,832.74	42,708.51	43,160.25
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	155,587.05	178,475.35	177,009.68	188,145.61
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit.....	.....	.....	.....	.....
Time Certificates of Deposit.	.....	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	313.57	2,211.80	2,563.48	3,632.48
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 225,659.63	\$ 247,185.97	\$ 246,278.41	\$ 259,779.76

OFFICERS FOR 1940

G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier.

DIRECTORS FOR 1940

G. R. Henning, L. W. McCorkle, H. H. Hoyt, Charles Liley, A. A. McCoy.

Certificate Issued May 15, 1920

No. 397

THE McCLAVE STATE BANK, McCLAVE

(Bent County)

OFFICERS FOR 1939

Daniel Carl, President; F. G. Smartt, Vice-President; W. C. Bourne, Cashier.

DIRECTORS FOR 1939

Daniel Carl, F. G. Smartt, W. C. Bourne, L. Smartt, John Smartt.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	9,209.54	\$ 13,297.79	\$ 21,775.70	\$ 15,407.47
Loans and Dis. (Sec. by Col.)	32,200.60	42,037.88	33,086.23	38,521.81
Loans on Real Estate.....	1,960.00	1,720.00	2,355.00	2,565.00
Overdrafts (Sec. and Unsec.)	149.11	154.81	294.93	159.25
United States Bonds.....	12,900.00	5,700.00	5,700.00	1,300.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	4,074.86	8,678.72	3,780.60	5,152.36
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	500.00	400.00	400.00	300.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	4,500.00	3,500.00	2,500.00
Due from Banks (not Resv.)	3,810.89	4,499.92	6,267.22	1,570.43
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	.....	19,615.85	17,181.04	27,686.79
Due from Reserve Banks....	30,262.71	19,615.85	17,181.04	27,686.79
Checks on Other Banks.....	35.00	134.00	328.87	117.47
Currency	2,136.00	1,708.00	2,395.00	2,739.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	560.70	674.40	929.97	1,076.98
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....\$	97,799.41	\$ 103,121.37	\$ 97,994.56	\$ 99,096.56

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	1,750.00	1,750.00	1,850.00	2,000.00
Undivided Profits (Net)....	97.73	887.91	1,717.10	693.85
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	55,618.59	55,517.44	47,879.62	55,356.52
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	19,583.09	24,216.02	26,547.84	20,046.19
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	750.00	750.00	.....	1,000.00
Total.....\$	97,799.41	\$ 103,121.37	\$ 97,994.56	\$ 99,096.56

OFFICERS FOR 1940

Daniel Carl, President; F. G. Smartt, Vice-President; W. C. Bourne, Cashier.

DIRECTORS FOR 1940

Daniel Carl, F. G. Smartt, W. C. Bourne, John H. Smartt, L. Smartt.

Certificate Issued September 12, 1912

No. 243

THE COLONIAL STATE BANK, MANASSA

(Conejos County)

OFFICERS FOR 1939

G. A. Van Fradenburg, President; K. R. Sowards, Vice-President;
E. C. Van Fradenburg, Cashier.

DIRECTORS FOR 1939

G. A. Van Fradenburg, John J. Brady, K. R. Sowards, Oliver E. Jensen,
E. C. Van Fradenburg.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	13,392.00	\$ 14,110.00	\$ 20,830.00	\$ 14,928.00
Loans and Dis. (Sec. by Col.)	15,806.00	16,047.00	25,314.56	19,322.13
Loans on Real Estate.....	5,225.00	3,095.00	3,300.00	3,300.00
Overdrafts (Sec. and Unsec.)	3.54	40.99	51.68	32.58
United States Bonds.....	33,400.00	32,075.00	32,075.00	32,075.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	5,136.07	5,795.70	4,922.95	9,878.78
Premium on Bonds.....	900.00	1,200.00	1,600.00	2,000.00
Furniture and Fixtures.....	800.00	600.00	600.00	500.00
Banking House.....	1,700.00	1,400.00	1,400.00	1,200.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks....	57,699.02	70,664.77	33,859.96	73,240.07
Checks on Other Banks....	.....	.....	.....	.....
Currency	1,797.00	3,440.00	3,487.00	3,083.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	642.11	1,151.31	671.58	916.76
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 136,500.74	\$ 149,619.77	\$ 128,112.73	\$ 160,476.32

LIABILITIES

Capital Stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	6,000.00	7,000.00	7,000.00	10,000.00
Undivided Profits (Net)....	1,054.06	100.00	1,300.00	400.00
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	30,755.80	30,206.66	30,762.21	30,567.42
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	175.00	12.50	50.00	112.50
Individual Deposits.....	85,862.63	98,779.13	75,501.34	106,531.74
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De- posit .....	.....	.....	.....	.....
Time Certificates of Deposit.	.....	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	273.58	102.22	75.37	139.45
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	2,379.67	3,419.26	3,423.81	2,725.21
Total.....	\$ 136,500.74	\$ 149,619.77	\$ 128,112.73	\$ 160,476.32

OFFICERS FOR 1940

G. A. Van Fradenburg, President; K. R. Sowards, Vice-President;
E. C. Van Fradenburg, Cashier.

DIRECTORS FOR 1940

G. A. Van Fradenburg, John J. Brady, K. R. Sowards, Oliver E. Jensen,
E. C. Van Fradenburg.

Certificate Issued March 23, 1908

No. 85

THE BANK OF MANITOU, MANITOU SPRINGS

(El Paso County)

OFFICERS FOR 1939

J. Frank Campbell, President; Clyde I. Snyder, Vice-President; R. J. Pendergrast, Cashier.

DIRECTORS FOR 1939

J. Frank Campbell, Clyde I. Snider, R. J. Pendergrast, Besse I. Campbell, R. S. Davis.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	51,057.97	\$ 40,278.71	\$ 66,762.45	\$ 41,120.10
Loans and Dis. (Sec. by Col.)	195,605.20	200,238.15	243,759.47	237,368.62
Loans on Real Estate.....	78,488.18	76,234.63	68,443.25	75,076.64
Overdrafts (Sec. and Unsec.)	17.03	61.39	12.13	40.56
United States Bonds.....	30,000.00	32,000.00	39,500.00	41,300.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	32,786.53	31,198.77	40,096.30	43,539.25
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	2,750.00	2,500.00	2,250.00	2,250.00
Banking House.....	7,500.00	7,000.00	6,500.00	6,500.00
Other Real Estate.....	5,693.65	4,753.06	1,000.00	.....
Due from Banks (not Resv.)	.....	75.65	.....	40.00
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	52.83	2.55	78.06	.....
Due from Reserve Banks....	115,003.76	208,552.49	127,695.16	197,621.26
Checks on Other Banks.....	.....	.....	.....	.....
Currency	12,173.00	13,581.00	15,985.00	11,903.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	7,514.74	5,192.15	7,700.77	9,797.46
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 538,642.89	\$ 621,668.55	\$ 619,782.59	\$ 666,554.89

LIABILITIES

Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	12,500.00	15,000.00	15,500.00	20,000.00
Undivided Profits (Net)....	1,823.44	583.34	212.00	454.30
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	229,768.15	275,277.23	262,843.84	281,007.79
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	1,250.00	.....	.....	1,200.00
Individual Deposits.....	217,400.02	259,875.37	264,448.78	287,752.33
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of Deposit	.....	.....	.....	.....
Time Certificates of Deposit.	5,000.00	5,000.00	10,000.00	10,750.00
Certified Checks.....	9,600.00	5,100.00	5,275.00	1,475.00
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	5,926.28	5,832.61	6,502.97	12,416.47
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	5,375.00	5,000.00	5,000.00	1,500.00
Total.....	\$ 538,642.89	\$ 621,668.55	\$ 619,782.59	\$ 666,554.89

OFFICERS FOR 1940

J. Frank Campbell, President; Clyde I. Snider, Vice-President; R. J. Pendergrast, Cashier.

DIRECTORS FOR 1940

J. Frank Campbell, Clyde I. Snider, R. J. Pendergrast, Besse I. Campbell, R. S. Davls.

Certificate Issued September 14, 1914

No. 337

J. N. BEATY & COMPANY, BANKERS, MANZANOLA

(Otero County)

OFFICERS FOR 1939

W. C. Beaty, President; R. R. Beaty, Vice-President; Chas. A. Gregory, Cashier.

DIRECTORS FOR 1939

W. C. Beaty, R. R. Beaty, John W. Beaty.

RESOURCES	June 29, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured) \$	14,858.00	\$ 9,700.55	\$ 15,277.44	\$ 29,589.40
Loans and Dis. (Sec. by Col.)	71,256.57	67,667.22	57,835.48	47,855.20
Loans on Real Estate.....	350.00	880.00	5,612.06	2,912.06
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	34,665.00	31,285.00	37,030.00	37,225.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	24,816.83	32,236.22	27,723.61	29,509.73
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	700.00	1.00	1.00	2,035.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	1.98	.....	.....
Due from Reserve Banks.....	113,917.70	123,758.11	131,038.02	128,038.78
Checks on Other Banks.....	.....	.....	.....	.....
Currency	7,231.00	6,940.00	8,007.00	6,182.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,872.91	2,149.70	1,811.04	1,992.48
Expense Account.....	.....	.....	.....	.....
Other Resources.....	898.32	32.00	.....	55.00
Total.....	\$ 270,566.33	\$ 274,651.78	\$ 284,335.65	\$ 285,394.65

LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	12,500.00	12,500.00	12,500.00	12,500.00
Undivided Profits (Net)....	2,875.00	1,653.00	3,273.00	2,397.00
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	19,782.86	20,149.11	20,269.47	20,478.63
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	185,113.53	187,359.21	193,946.50	199,614.18
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of Deposit	.....	.....	.....	.....
Time Certificates of Deposit.	25,278.43	26,215.74	29,308.00	24,546.40
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	16.51	1,774.72	38.68	858.38
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 270,566.33	\$ 274,651.78	\$ 284,335.65	\$ 285,394.65

OFFICERS FOR 1940

W. C. Beaty, President; Frances S. Beaty, Vice-President; Chas. A. Gregory, Cashier; Rob't D. Adams, Assistant Cashier.

DIRECTORS FOR 1940

W. C. Beaty, Frances S. Beaty, John W. Beaty.

Certificate Issued August 27, 1936

No. 430

FARMERS & MERCHANTS BANK, MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1939

C. W. Dorney, President; W. H. Fassett, Vice-President; J. C. Milne, Cashier;
V. P. Crenshaw, Assistant Cashier.

DIRECTORS FOR 1939

C. W. Dorney, W. H. Fassett, J. C. Milne.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	24,636.40	\$ 32,499.78	\$ 28,449.99	\$ 33,539.31
Loans and Dis. (Sec. by Col.)	193,587.05	224,776.63	203,024.71	172,927.31
Loans on Real Estate.....	35,000.00	36,175.00	33,550.00	45,546.57
Overdrafts (Sec. and Unsec.)	272.28	197.61	82.48	579.57
United States Bonds.....	91,200.00	85,500.00	93,000.00	95,500.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	52,010.42	51,284.55	51,899.88	50,704.15
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,054.62	1,151.85	1,066.83	981.81
Banking House.....	16,087.50	15,862.50	15,512.48	15,162.50
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	2,967.70	9,375.42	2,992.02	6,465.25
Cash Items (not including Checks on Other Banks)..	49.79	503.28	25.09	123.03
Due from Reserve Banks.....	167,528.56	140,286.99	203,689.41	265,982.33
Checks on Other Banks.....	.....	.....	.....	.....
Currency	16,078.00	12,629.00	9,344.00	24,992.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	8,155.77	5,751.73	2,495.19	8,918.55
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....\$	608,628.09	\$ 615,994.34	\$ 645,132.08	\$ 721,422.38

LIABILITIES

Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	17,500.00	17,500.00	17,500.00	20,000.00
Undivided Profits (Net).....	781.59	6,419.95	9,483.45	11,880.59
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	1,725.38
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	890.00	.....	.....	846.00
Individual Deposits.....	519,382.50	520,835.66	543,509.43	607,623.37
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of Deposit	10,000.00	10,000.00	10,000.00	10,000.00
Time Certificates of Deposit.	.....	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,509.22	968.88	4,378.92	6,260.80
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	4,354.48	4,538.32	3,291.58	4,594.40
Other Liabilities.....	4,210.30	5,731.53	6,968.70	8,491.84
Total.....\$	608,628.09	\$ 615,994.34	\$ 645,132.08	\$ 721,422.38

OFFICERS FOR 1940

C. W. Dorney, President; W. H. Fassett, Vice-President; J. C. Milne, Cashier;
V. P. Crenshaw, Assistant Cashier.

DIRECTORS FOR 1940

C. W. Dorney, W. H. Fassett, J. C. Milne.

Certificate Issued August 28, 1913

No. 270

THE CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1939

A. K. Walther, President; C. G. Bennett, Vice-President; David S. Boyd, Cashier;
R. E. Kullerstrand, Assistant Cashier.

DIRECTORS FOR 1939

A. E. Walther, C. G. Bennett, David S. Boyd, R. E. Kullerstrand.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured)..\$	49,141.90	\$ 23,292.06	\$ 38,568.75	\$ 35,392.34
Loans and Dis. (Sec. by Col.)	90,882.99	88,491.60	86,278.00	77,324.25
Loans on Real Estate.....	10,276.51	8,168.78	11,168.78	9,723.53
Overdrafts (Sec. and Unsec.)	760.32	609.09	335.46	434.25
United States Bonds.....	65,662.50	66,862.50	74,362.50	75,162.50
Bonds to Secure Postal Sav..	.....	29,707.71	26,838.10	32,428.31
Other Bonds and Securities..	32,827.65	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,219.03	873.10	873.10	400.00
Banking House.....	6,500.00	6,250.00	6,250.00	6,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	1,349.36
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	869.31	231.22	1,025.82	1,141.99
Due from Reserve Banks....	121,845.63	208,836.96	169,936.09	212,416.11
Checks on Other Banks.....	5.00	.....	.....	.....
Currency	13,546.00	16,335.00	18,640.00	11,351.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	3,620.16	3,462.06	4,966.96	4,029.40
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....\$	397,157.00	\$ 453,120.08	\$ 439,243.56	\$ 467,153.04

LIABILITIES

Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	10,500.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)...	2,024.43	1,355.50	1,275.85	3,525.81
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	78,879.99	81,992.53	88,211.58	91,935.58
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	900.00	1,500.00	600.00	2,400.00
Individual Deposits.....	201,931.90	253,719.15	238,042.61	269,916.17
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit .....	.....	.....	.....	.....
Time Certificates of Deposit	69,595.09	66,400.63	65,913.88	54,115.73
Certified Checks.....	.....	75.00	.....	.....
Cashier's Checks.....	3,325.59	3,077.27	199.64	259.75
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....\$	397,157.00	\$ 453,120.08	\$ 439,243.56	\$ 467,153.04

OFFICERS FOR 1940

A. E. Walther, President; C. G. Bennett, Vice-President; David S. Boyd, Cashier;
R. E. Kullerstrand, Assistant Cashier.

DIRECTORS FOR 1940

A. E. Walther, C. G. Bennett, David S. Boyd, R. E. Kullerstrand.

Certificate Issued April 27, 1908

No. 147

THE CITIZENS BANK, PAGOSA SPRINGS

(Archuleta County)

OFFICERS FOR 1939

David Hersch, President; Whitney Newton, Vice-President; Max R. Mickey, Vice-President;
Ernest L. Smith, Cashier; Joseph B. Hersch, Assistant Cashier.

DIRECTORS FOR 1939

David Hersch, Max R. Mickey, Whitney Newton, Ernest E. Smith, Joseph B. Hersch.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	40,756.40	\$ 30,572.40	\$ 35,018.38	\$ 25,140.62
Loans and Dis. (Sec. by Col.)	38,977.29	34,786.03	51,760.04	39,999.30
Loans on Real Estate.....	6,040.00	7,470.00	7,039.00	11,153.00
Overdrafts (Sec. and Unsec.)	7.46	.....	.....	.....
United States Bonds.....	30,000.00	30,000.00	37,500.00	37,500.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	1,707.52	2,610.51	1,626.50	2,502.39
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures	979.00	880.00	880.00	753.65
Banking House	6,500.00	6,250.00	6,250.00	6,000.00
Other Real Estate.....	3.00	4.00	4.00	4.00
Due from Banks (not Resv.)	130.50	127.67	300.68	36.00
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	1.50	7.60	.....	.....
Due from Reserve Banks....	72,663.86	156,853.79	64,062.80	153,080.59
Checks on Other Banks.....	.....	.....	.....	.....
Currency	9,370.00	4,529.00	6,415.00	6,058.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	2,046.05	2,950.72	3,277.89	2,517.25
Expense Account.....	.....	.....	.....	.....
Other Resources.....	1,696.63	1,817.98	1,209.94	1,703.80
Total.....\$	210,879.21	\$ 278,858.70	\$ 215,344.23	\$ 286,448.60

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net)....	3,742.28	4,028.28	3,880.86	6,815.96
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	51,442.21	66,002.36	60,729.64	66,837.99
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	104,020.20	156,083.17	100,558.47	163,015.54
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit .....	.....	.....	.....	.....
Time Certificates of Deposit.	14,946.47	12,905.91	12,570.96	13,038.80
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	6,728.05	9,838.98	7,604.30	6,740.31
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....\$	210,879.21	\$ 278,858.70	\$ 215,344.23	\$ 286,448.60

OFFICERS FOR 1940

David Hersch, President; Whitney Newton, Vice-President; Max R. Mickey, Vice-President;
Ernest E. Smith, Cashier; Joseph B. Hersch, Assistant Cashier; Marguerite H.
Wiley, Assistant Cashier.

DIRECTORS FOR 1940

David Hersch, Max R. Mickey, Whitney Newton, Joseph B. Hersch, Ernest E. Smith.

Certificate Issued March 13, 1916

No. 304

THE PAOLI STATE BANK, PAOLI

(Phillips County)

OFFICERS FOR 1939

Ira J. Taylor, President ; Roy D. Goddard, Vice-President ; M. K. Craig, Assistant Cashier.

DIRECTORS FOR 1939

Ira J. Taylor, Roy D. Goddard, A. R. Butler, M. K. Craig.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	5,700.26	\$ 4,500.19	\$ 2,294.00	\$ 2,542.65
Loans and Dis. (Sec. by Col.)	21,402.21	4,520.62	7,199.18	31,486.63
Loans on Real Estate.....	800.00	850.00	1,200.00	1,200.00
Overdrafts (Sec. and Unsec.)	112.82	58.86	.....	.....
United States Bonds.....	100.00	.....	.....	.....
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	160.33	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	800.00	700.00	700.00	600.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	668.01	.....	.....	.....
Due from Banks (not Resv.)	5,000.00	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	75.59	15.30	.....	.....
Due from Reserve Banks...	44,562.03	37,316.68	36,125.18	10,776.44
Checks on Other Banks.....	567.76	323.21	11.60	.....
Currency	1,405.00	2,066.00	327.00	1,838.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	299.84	274.78	584.61	563.79
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 81,653.85	\$ 46,575.64	\$ 48,441.57	\$ 49,007.51

LIABILITIES

Capital Stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided Profits (Net)....	1,592.47	935.23	637.53	351.17
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	12,275.09	8,292.63	7,937.46	7,055.89
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	51,003.44	20,597.78	22,036.58	23,782.85
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	5,750.00	5,750.00	6,830.00	6,817.60
Time Certificates of Deposit.	32.85	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 81,653.85	\$ 46,575.64	\$ 48,441.57	\$ 49,007.51

OFFICERS FOR 1940

Ira J. Taylor, President ; Roy D. Goddard, Vice-President ; A. R. Butler, Cashier.

DIRECTORS FOR 1940

Ira J. Taylor, Roy D. Goddard, A. R. Butler.

Certificate Issued February 17, 1908

No. 101

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1939

R. C. Thatcher, President; C. B. Carlile, Vice-President; Dey F. Whelan, Cashier;
M. C. Hodges, Assistant Cashier.

DIRECTORS FOR 1939

R. C. Thatcher, C. B. Carlile, C. H. G. Johnson.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	6,970.00	\$ 5,175.00	\$ 6,788.00	\$ 4,710.00
Loans and Dis. (Sec. by Col.)	4,000.00	6,715.00	22,475.07	27,687.87
Loans on Real Estate.....	12,850.35	10,224.45	16,769.76	15,331.65
Overdrafts (Sec. and Unsec.)	44.32	1.58	4.36	3.95
United States Bonds.....	216,239.20	217,984.38	225,484.38	242,284.38
Bonds to Secure Postal Sav.				
Other Bonds and Securities..	129,601.10	109,217.35	96,052.94	78,019.25
Premium on Bonds.....				
Furniture and Fixtures....	2,150.00	1,970.00	1,790.00	1,610.00
Banking House				
Other Real Estate.....	10,503.05	10,503.05	2,002.00	1,902.00
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)...				
Due from Reserve Banks...	1,818,695.26	1,909,963.01	1,986,773.37	2,086,770.27
Checks on Other Banks....	22,609.30	11,108.01	17,038.99	9,955.89
Currency	17,205.00	38,110.00	26,621.00	51,361.00
Gold				
Silver and Fractional Coin..	5,649.98	3,765.28	1,539.19	8,864.72
Expense Account.....				
Other Resources.....				
Total.....	\$ 2,246,518.06	\$ 2,324,737.11	\$ 2,403,339.06	\$ 2,528,500.98

LIABILITIES

Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	120,000.00	120,000.00	120,000.00	120,000.00
Undivided Profits (Net)....	41,500.05	45,977.06	45,688.96	39,775.69
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	1,478,525.57	1,590,051.28	1,636,926.24	1,693,669.58
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	564,195.80	535,483.25	566,898.19	640,579.59
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certificates of De-				
posit	40.00	40.00	2,040.00	40.00
Time Certificates of Deposit.				
Certified Checks.....	3,195.15	136.72	139.72	736.72
Cashier's Checks.....	6,460.58	1,006.80	720.04	3,212.35
Reserved for Interest.....	253.73	340.14	127.42	86.67
Reserved for Taxes.....	2,347.18	1,701.86	798.49	400.33
Other Liabilities.....				
Total.....	\$ 2,246,518.06	\$ 2,324,737.11	\$ 2,403,339.06	\$ 2,528,500.98

OFFICERS FOR 1940

R. C. Thatcher, President; C. B. Carlile, Vice-President; Dey F. Whelan, Cashier;
M. C. Hodges, Assistant Cashier.

DIRECTORS FOR 1940

R. C. Thatcher, C. B. Carlile, C. H. G. Johnson.

Certificate Issued November 1, 1909

No. 174

THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO

(Pueblo County)

OFFICERS FOR 1939

Alva B. Adams, President; Joseph A. Uhl, Executive Vice-President and Cashier; Edward McCabe, Vice-President; T. C. Swanson, Secretary; F. A. Brimmer, Assistant Cashier and Assistant Treasurer; J. C. Goudy, Assistant Cashier and Assistant Treasurer.

DIRECTORS FOR 1939

Alva B. Adams, Joseph A. Uhl, Edward McCabe, F. A. Brimmer, J. C. Goudy, M. D. Thatcher, Robert S. Gast.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	228,732.98	\$ 190,449.17	\$ 232,657.49	\$ 294,571.31
Loans and Dis. (Sec. by Col.)	299,710.92	306,394.27	356,666.94	397,565.09
Loans on Real Estate.....	200,254.61	190,488.08	180,691.72	190,666.18
Overdrafts (Sec. and Unsec.)	213.64	169.28	50.41	77.14
United States Bonds.....	919,544.58	789,089.85	776,609.52	902,052.37
Bonds to Secure Postal Sav..				
Other Bonds and Securities..	1,199,235.65	1,157,964.31	1,109,492.37	988,145.21
Premium on Bonds.....				
Furniture and Fixtures....	5,373.35	5,896.11	7,063.90	6,773.00
Banking House.....	85,000.00	85,000.00	85,000.00	85,000.00
Other Real Estate.....	104,101.36	109,998.90	99,632.47	82,530.16
Due from Banks (not Resv.)	380.65	1,708.75	3,796.48	99.37
Cash Items (not including Checks on Other Banks)..	15,274.98	13,322.44	15,301.58	6,540.40
Due from Reserve Banks....	2,289,152.64	2,611,609.75	2,390,945.22	2,515,230.97
Checks on Other Banks....				
Currency	51,945.00	83,322.00	88,393.00	80,672.00
Gold				
Silver and Fractional Coin..	8,696.34	10,947.40	8,665.46	10,180.91
Expense Account.....				
Other Resources.....	10,139.91	7,924.98	9,894.90	5,284.42
Total.....	\$ 5,417,756.61	\$ 5,564,285.29	\$ 5,364,861.46	\$ 5,569,388.53

LIABILITIES

Capital Stock.....	\$ 300,000.00	\$ 300,000.00	\$ 294,000.00	\$ 292,000.00
Surplus Fund.....	50,000.00	54,000.00	61,500.00	63,500.00
Undivided Profits (Net)....	33,814.13	39,843.50	17,399.78	42,096.24
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	3,194,849.99	3,240,155.38	3,237,357.43	3,169,042.66
Postal Savings Accounts....				
Trust Funds.....	67,698.73	60,693.68	65,904.05	29,118.27
Dividends Unpaid.....				
Individual Deposits.....	1,711,974.09	1,822,172.56	1,639,072.68	1,909,243.00
Due to Banks (not Resv.)...	5,000.00	5,000.00	5,000.00	5,000.00
Due to Reserve Banks.....				
Demand Certificates of Deposit	5,000.00	5,000.00 ✓	5,000.00	5,000.00
Time Certificates of Deposit.	5,000.00	5,000.00 ✓		
Certified Checks.....	1,741.43	3,265.68 ✓	924.76	1,030.93
Cashier's Checks.....	13,257.06	14,067.02 ✓	11,106.83	14,801.45
Reserved for Interest.....	100.00			10,203.21
Reserved for Taxes.....	6,435.53	6,435.53	6,435.53	6,435.53
Other Liabilities.....	22,885.65	8,651.94	21,160.40	21,917.24
Total.....	\$ 5,417,756.61	\$ 5,564,285.29	\$ 5,364,861.46	\$ 5,569,388.53

OFFICERS FOR 1940

Alva B. Adams, President; Joseph A. Uhl, Executive Vice-President and Cashier; Edward McCabe, Vice-President; T. C. Swanson, Secretary; F. A. Brimmer, Assistant Cashier; J. C. Goudy, Assistant Cashier and Assistant Secretary.

DIRECTORS FOR 1940

Alva B. Adams, Joseph A. Uhl, Edward McCabe, F. A. Brimmer, J. C. Goudy, M. D. Thatcher, Robert S. Gast.

Certificate Issued January 20, 1920

No. 385

THE SAN LUIS STATE BANK, SAN LUIS

(Costilla County)

OFFICERS FOR 1939

W. S. Parrish, President; Antonio Zegob, Vice-President; E. L. Stoller, Cashier.

DIRECTORS FOR 1939

W. S. Parrish, Antonio Zegob, E. L. Stoller, Emilio Lobato, J. J. Lobato.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	6,847.81	\$ 5,090.93	\$ 5,144.60	\$ 2,459.45
Loans and Dis. (Sec. by Col.)	62,832.68	59,223.50	74,617.49	68,486.53
Loans on Real Estate.....	582.16	632.80	1,000.00	581.33
Overdrafts (Sec. and Unsec.)	18.29	26.70	10.99	7.35
United States Bonds.....	4,500.00	9,000.00	9,060.00	9,180.00
Bonds to Secure Postal Sav..				
Other Bonds and Securities..	26,426.47	27,196.00	24,820.82	23,170.08
Premium on Bonds.....				48.75
Furniture and Fixtures.....	1,250.00	1,000.00	900.00	800.00
Banking House.....	3,250.00	3,000.00	2,925.00	2,850.00
Other Real Estate.....				
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)...				
Due from Reserve Banks...	46,068.05	73,560.57	31,857.82	69,446.93
Checks on Other Banks.....	430.18	190.84	42.50	175.00
Currency	4,394.00	4,446.00	2,973.00	4,165.00
Gold				
Silver and Fractional Coin..	2,706.42	2,164.43	2,364.84	2,886.43
Expense Account.....				
Other Resources.....				800.00
Total.....\$	159,306.06	\$ 185,531.77	\$ 155,717.06	\$ 185,056.85

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	6,000.00	6,000.00	6,100.00	7,300.00
Undivided Profits (Net)....	747.12	903.19	1,000.00	500.00
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	8,856.44	9,168.06	8,056.27	10,551.59
Postal Savings Accounts.....				
Trust Funds.....				
Dividends Unpaid.....	175.00		150.00	930.00
Individual Deposits.....	105,959.63	125,406.50	100,155.56	125,046.68
Due to Banks (not Resv.)...	5,000.00			
Due to Reserve Banks.....				
Demand Certificates of De-				
posit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	1,280.94	11,381.35	8,875.69	8,574.81
Certified Checks.....				
Cashier's Checks.....	256.79	935.82	805.97	114.74
Reserved for Interest.....	280.08	364.40		100.00
Reserved for Taxes.....	114.08	197.45		253.85
Other Liabilities.....	635.98	1,175.00	573.57	1,685.18
Total.....\$	159,306.06	\$ 185,531.77	\$ 155,717.06	\$ 185,056.85

OFFICERS FOR 1940

W. S. Parrish, President; Antonio Zegob, Vice-President; E. L. Stoller, Cashier.

DIRECTORS FOR 1940

W. S. Parrish, Antonio Zegob, E. L. Stoller, Emilio Lobato, J. J. Lobato.

Certificate Issued May 2, 1918

No. 346

THE COMMERCIAL SAVINGS BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1939

J. N. Sanders, President; Theo. C. Sanders, Vice-President; A. M. Rex, Cashier;
Loraine Hays, Assistant Cashier.

DIRECTORS FOR 1939

J. N. Sanders, Theo. C. Sanders, Annie M. Cox, W. S. Sanders, A. M. Rex.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	137,302.94	\$ 202,112.84	\$ 166,927.12	\$ 244,213.85
Loans and Dis. (Sec. by Col.)	350,632.44	345,055.92	310,378.64	418,354.25
Loans on Real Estate.....	41,566.40	66,807.83	73,746.81	61,934.14
Overdrafts (Sec. and Unsec.)				
United States Bonds.....	230,675.00	185,475.00	185,475.00	189,975.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities..	89,318.95	97,995.56	90,578.77	86,882.01
Premium on Bonds.....				
Furniture and Fixtures.....	1,975.63	1,645.52	1,901.32	1,358.95
Banking House.....				
Other Real Estate.....				
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)...				
Due from Reserve Banks....	607,922.44	595,062.70	558,411.37	488,090.40
Checks on Other Banks.....	10,181.35	14,626.48	11,351.48	13,130.55
Currency	16,990.00	16,973.00	18,042.00	18,115.00
Gold				
Silver and Fractional Coin..	3,721.73	3,953.65	2,557.49	4,138.87
Expense Account.....				
Other Resources.....	4,000.00	4,050.00	4,500.00	4,500.00
Total.....	\$ 1,494,286.88	\$ 1,533,758.50	\$ 1,423,870.00	\$ 1,530,693.06

LIABILITIES

Capital Stock.....\$	100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	35,000.00	50,000.00	50,000.00	50,000.00
Undivided Profits (Net)....	34,133.01	34,203.45	53,437.14	56,548.04
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	225,422.01	227,484.71	241,690.88	225,901.15
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....	300.00			50.00
Individual Deposits.....	921,240.63	947,414.21	807,340.66	920,445.59
Due to Banks (not Resv.)...	10,692.43	1,782.84	2,391.60	4,613.44
Due to Reserve Banks.....				
Demand Certificates of De-				
posit	28,325.00	14,492.00	28,608.00	18,985.00
Time Certificates of Deposit	127,617.15	144,624.69	129,086.40	141,688.37
Certified Checks	228.00		125.00	100.00
Cashier's Checks.....	11,326.57	13,754.00	10,926.04	11,783.20
Reserved for Interest.....				
Reserved for Taxes.....			264.28	578.27
Other Liabilities.....	2.08	2.60		
Total.....	\$ 1,494,286.88	\$ 1,533,758.50	\$ 1,423,870.00	\$ 1,530,693.06

OFFICERS FOR 1940

J. N. Sanders, President; Theo. C. Sanders, Vice-President; J. H. Sanders, Vice-President;
A. M. Rex, Cashier; Loraine Hays, Assistant Cashier.

DIRECTORS FOR 1940

J. N. Sanders, Theo. C. Sanders, J. H. Sanders, Annie M. Cox, A. M. Rex.

Certificate Issued February 14, 1925

No. 417

THE SECURITY STATE BANK, STERLING

(Logan County)

OFFICERS FOR 1939

R. A. Towne, President; Roy E. Smith, Vice-President; J. C. Railsback, Vice-President;
Gerald C. Lutin, Cashier; Floyd R. Smith, Assistant Cashier.

DIRECTORS FOR 1939

J. C. Railsback, R. A. Towne, Roy E. Smith, Gerald C. Lutin, F. H. Blair, H. B. Swedlund,
Floyd R. Smith.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured)..\$	198,660.79	\$ 252,356.41	\$ 178,312.10	\$ 233,396.55
Loans and Dis. (Sec. by Col.)	436,328.72	496,967.69	392,886.75	581,146.43
Loans on Real Estate.....	38,527.99	37,778.90	28,910.49	57,008.32
Overdrafts (Sec. and Unsec.)	322.46	7.44	362.57	335.30
United States Bonds.....	.....	.....	.....	5,700.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	5,629.32	27,631.70	12,283.75	21,176.94
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	3,600.00	3,200.00	3,200.00	2,800.00
Banking House.....	30,720.00	29,640.00	29,640.00	28,560.00
Other Real Estate.....	3.00	3.00	3.00	2.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	5,106.82	3,717.89	8,231.24	4,111.14
Due from Reserve Banks....	543,565.00	375,595.53	700,960.05	449,420.10
Checks on Other Banks.....	3,960.62	5,833.33	4,077.69	5,340.11
Currency	16,827.00	11,325.00	11,353.00	17,338.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	8,793.48	4,825.61	6,067.12	2,946.94
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	3,750.00	3,750.00	3,750.00
Total.....	\$ 1,292,045.20	\$ 1,252,632.50	\$ 1,380,037.76	\$ 1,413,031.83

LIABILITIES

Capital Stock.....\$	50,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	50,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net)....	35,335.11	12,774.22	18,654.05	25,315.58
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	240,774.58	249,908.86	248,714.36	250,309.13
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	746,503.55	684,383.42	805,171.10	855,599.02
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit .....	.....	.....	.....	.....
Time Certificates of Deposit.	144,461.81	146,457.55	146,338.61	117,707.63
Certified Checks.....	196.00	208.00	145.00	145.00
Cashier's Checks.....	9,274.15	15,900.45	15,814.64	15,955.47
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	15,500.00	18,000.00	20,200.00	23,000.00
Total.....	\$ 1,292,045.20	\$ 1,252,632.50	\$ 1,380,037.76	\$ 1,413,031.83

OFFICERS FOR 1940

R. A. Towne, President; Roy E. Smith, Vice-President; J. C. Railsback, Vice-President;
Floyd R. Smith, Assistant Cashier.

DIRECTORS FOR 1940

J. C. Railsback, R. A. Towne, Roy E. Smith, Gerald C. Lutin, F. H. Blair, H. B. Swedlund,
Floyd R. Smith.

Certificate Issued May 31, 1912

No. 237

BANK OF BACA COUNTY, TWO BUTTES

(Baca County)

OFFICERS FOR 1939

Fred L. Harris, President; Margaret M. Jones, Vice-President; N. G. Jones, Cashier;
Dale S. Hall, Assistant Cashier.

DIRECTORS FOR 1939

Fred L. Harris, N. G. Jones, Margaret M. Jones, Mary A. Harris.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	1,644.53	\$ 2,025.55	\$ 2,462.42	\$ 2,540.90
Loans and Dis. (Sec. by Col.)	20,750.57	24,194.52	22,508.17	28,781.73
Loans on Real Estate.....	750.00	450.00	300.00	300.00
Overdrafts (Sec. and Unsec.)	12.46	13.90	51.59	5.27
United States Bonds.....	15,413.50	15,413.50	17,893.50	18,079.50
Bonds to Secure Postal Sav.				
Other Bonds and Securities..	11,467.94	11,446.43	8,192.82	9,632.59
Premium on Bonds.....				
Furniture and Fixtures.....	500.00	498.00	450.00	446.50
Banking House.....	1,300.00	800.00	750.00	700.00
Other Real Estate.....				
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)...	90.50	87.50		85.00
Due from Reserve Banks....	14,661.67	25,582.18	22,260.62	12,011.32
Checks on Other Banks.....	15.20			
Currency	3,169.00	2,376.00	2,826.00	2,647.00
Gold				
Silver and Fractional Coin..	535.02	540.34	388.94	315.77
Expense Account.....				
Other Resources.....				
Total.....	\$ 70,310.39	\$ 83,427.92	\$ 78,084.06	\$ 75,545.58

LIABILITIES

Capital Stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	4,075.00	4,225.00	5,000.00	5,000.00
Undivided Profits (Net)....	4,195.38	2,267.16	2,136.56	1,486.02
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	4,834.28	5,050.95	4,780.52	5,224.42
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....	85.00			750.00
Individual Deposits.....	35,453.11	44,863.44	40,993.61	40,462.91
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certificates of Deposit	5,000.00	5,000.00	6,500.00	5,000.00
Time Certificates of Deposit.	443.20	5,946.58	2,508.29	1,665.00
Certified Checks.....	6.00	6.00		
Cashier's Checks.....	50.64	50.64	46.49	24.50
Reserved for Interest.....	700.00	600.00	750.00	575.00
Reserved for Taxes.....	300.00	250.00	142.63	131.60
Other Liabilities.....	167.78	168.15	225.96	226.13
Total.....	\$ 70,310.39	\$ 83,427.92	\$ 78,084.06	\$ 75,545.58

OFFICERS FOR 1940

Fred L. Harris, President; Margaret M. Jones, Vice-President; N. G. Jones, Cashier;
Dale S. Hall, Assistant Cashier.

DIRECTORS FOR 1940

Fred L. Harris, N. G. Jones, Margaret M. Jones, Mary A. Harris.

Certificate Issued June 19, 1909

No. 156

THE GUARANTY STATE BANK, WALSENBURG

(Huerfano County)

OFFICERS FOR 1939

August M. Musso, President; Paul Krier, Vice-President; T. M. Hudson, Vice-President and Cashier.

DIRECTORS FOR 1939

August M. Musso, T. M. Hudson, Paul Krier, Paul A. Wayt, A. J. Dissler, Herman Ruffini.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured). \$	31,845.06	\$ 22,901.30	\$ 25,072.87	\$ 14,842.17
Loans and Dis. (Sec. by Col.)	58,691.16	51,915.46	54,594.30	58,650.41
Loans on Real Estate.....	28,967.19	31,463.77	28,081.95	29,502.03
Overdrafts (Sec. and Unsec.)	51.05	8.69	25.29	3.68
United States Bonds.....	21,100.00	21,100.00	21,100.00	21,100.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities..	141,457.13	128,699.77	122,433.86	97,327.51
Premium on Bonds.....				
Furniture and Fixtures....	3,800.00	3,800.00	3,800.00	3,600.00
Banking House.....	10,200.00	10,200.00	10,200.00	9,700.00
Other Real Estate.....	1,749.56	1,749.56	2,752.56	2,302.56
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)..	3,502.15	1,413.24	1,756.49	2,355.51
Due from Reserve Banks....	24,293.44	66,055.60	45,832.56	83,694.77
Checks on Other Banks.....	2,130.90	6,243.05	4,351.91	996.55
Currency	10,919.00	10,929.00	5,463.00	12,890.00
Gold				
Silver and Fractional Coin..	3,750.13	3,328.20	1,332.63	2,291.06
Expense Account.....				
Other Resources.....			1,074.88	1,074.88
Total.....	\$ 342,456.77	\$ 359,807.64	\$ 327,872.30	\$ 340,331.13

LIABILITIES

Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	1,000.00	1,000.00		
Undivided Profits (Net)....	624.43	1,220.36	997.86	371.66
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	129,957.04	131,340.89	131,553.23	105,914.45
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	152,002.02	168,202.98	136,575.62	174,283.07
Due to Banks (not Resv.)....				
Due to Reserve Banks.....				
Demand Certificates of De-				
posit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	3,374.85	2,323.45	2,369.91	2,378.31
Certified Checks.....			210.00	
Cashier's Checks.....	498.43	719.96	1,165.68	1,383.64
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				1,000.00
Total.....	\$ 342,456.77	\$ 359,807.64	\$ 327,872.30	\$ 340,331.13

OFFICERS FOR 1940

August M. Musso, President; Paul Krier, Vice-President; T. M. Hudson, Vice-President; R. R. Gowdy, Cashier; Steve Glinsky, Assistant Cashier.

DIRECTORS FOR 1940

August M. Musso, Paul Krier, T. M. Hudson, A. J. Dissler, Herman Ruffini, P. A. Wayt.

Certificate Issued July 31, 1916

No. 313

THE COLORADO STATE BANK, WALSH

(Baca County)

OFFICERS FOR 1939

R. B. Holt, President; Maude Holt, Vice-President; J. K. McKinnis, Cashier;
Grace Robson, Assistant Cashier.

DIRECTORS FOR 1939

R. B. Holt, Maude Holt, J. K. McKinnis.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	9,623.47	\$ 9,256.30	\$ 6,250.40	\$ 12,488.05
Loans and Dis. (Sec. by Col.)	44,537.43	55,336.07	58,303.42	81,846.05
Loans on Real Estate.....	6,508.25	4,871.20	4,891.20	6,436.15
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	2,250.00	2,100.00	2,100.00	2,100.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	21,509.47	18,614.72	13,630.19	12,184.22
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,000.00	1,000.00	500.00	500.00
Banking House.....	3,000.00	2,500.00	2,500.00	2,500.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks....	31,395.83	60,519.07	69,083.84	52,429.91
Checks on Other Banks.....	.....	.....	.....	.....
Currency	4,469.00	3,239.00	5,860.00	3,872.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	630.36	1,498.37	792.58	978.53
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....\$	124,923.81	\$ 158,934.73	\$ 163,911.63	\$ 175,334.91

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	10,000.00	10,000.00	10,000.00	11,000.00
Undivided Profits (Net)....	953.97	1,211.86	1,471.39	2,247.97
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	1,000.00	.....	1,000.00
Individual Deposits.....	78,347.25	111,071.77	117,174.66	124,378.60
Due to Banks (not Resv.)...	19,190.54	19,190.54	19,190.54	19,190.54
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De- posit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	950.05	952.56	551.04	430.05
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	8.00	24.00	1,587.75
Reserved for Interest.....	.....	500.00	500.00	.....
Reserved for Taxes.....	500.00	.....	.....	500.00
Other Liabilities.....	.....	.....	.....	.....
Total.....\$	124,923.81	\$ 158,934.73	\$ 163,911.63	\$ 175,334.91

OFFICERS FOR 1940

R. B. Holt, President; Maude Holt, Vice-President; J. K. McKinnis, Cashier;
Grace Robson, Assistant Cashier.

DIRECTORS FOR 1940

R. B. Holt, Maude Holt, J. K. McKinnis.

Certificate Issued April 4, 1908

No. 123

THE STATE BANK OF WILEY, WILEY

(Prowers County)

OFFICERS FOR 1939

S. C. Zears, President; F. A. Temple, Vice-President; A. F. Esgar, Cashier.

DIRECTORS FOR 1939

W. E. Carlin, H. A. Esgar, J. F. Rowe, F. A. Temple, S. C. Zears.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	18,010.50	\$ 15,020.00	\$ 18,067.83	\$ 18,940.00
Loans and Dis. (Sec. by Col.)	45,607.28	47,792.48	42,550.00	42,164.09
Loans on Real Estate.....	2,031.00	1,850.00	2,708.00	2,500.00
Overdrafts (Sec. and Unsec.)	177.31	138.53	249.50	165.11
United States Bonds.....	14,300.00	21,800.00	26,300.00	23,800.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	31,057.51	32,176.96	28,065.00	26,905.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	850.00	800.00	750.00	700.00
Banking House.....	2,300.00	2,250.00	2,200.00	2,130.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	3.25	19.92	.....	.....
Due from Reserve Banks....	24,928.60	70,031.29	26,751.82	60,201.02
Checks on Other Banks.....	252.85	92.75	5.54	34.12
Currency.....	1,165.00	4,900.00	2,037.00	3,349.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	730.99	628.11	679.45	673.32
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 141,414.29	\$ 197,500.04	\$ 150,364.14	\$ 181,561.66

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,000.00	5,000.00	5,325.00	5,325.00
Undivided Profits (Net)....	2,002.47	3,337.44	3,358.81	3,557.67
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	17,016.98	26,836.76	30,936.50	32,827.13
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	73,820.35	117,510.18	67,340.04	94,829.46
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit.....	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	12,119.77	12,619.77	12,719.77	13,019.77
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	442.56	293.09	284.02	647.63
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	1,012.16	1,902.80	400.00	1,355.00
Total.....	\$ 141,414.29	\$ 197,500.04	\$ 150,364.14	\$ 181,561.66

OFFICERS FOR 1940

S. C. Zears, President; F. A. Temple, Vice-President; A. E. Esgar, Cashier.

DIRECTORS FOR 1940

S. C. Zears, F. A. Temple, J. F. Rowe, H. A. Esgar, W. E. Carlin.

Certificate Issued August 11, 1912

No. 224

FARMERS STATE BANK OF YUMA, YUMA

(Yuma County)

OFFICERS FOR 1939

Roy Shepherd, President; L. E. Fitzgerald, Vice-President and Cashier;
Marle A. Breckenridge, Assistant Cashier.

DIRECTORS FOR 1939

Harold Chrismer, L. E. Fitzgerald, Webb D. Martin, Roy Richardson, I. L. Rising,
Roy Shepherd, Wm. E. Shepherd.

RESOURCES	June 30, 1939	Dec. 30, 1939	June 29, 1940	Dec. 31, 1940
Loans and Dis. (Unsecured).\$	86,366.40	\$ 101,767.64	\$ 103,415.47	\$ 108,768.04
Loans and Dis. (Sec. by Col.)	185,584.89	186,594.18	207,135.55	217,433.55
Loans on Real Estate.....	3,500.00	3,500.00	3,500.00	3,500.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	14,490.73	7,046.12	4,819.35	5,249.55
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,400.00	1,200.00	1,375.00	1,200.00
Banking House.....	2,600.00	2,500.00	2,500.00	2,400.00
Other Real Estate.....	485.00	5.00	5.00	5.00
Due from Banks (not Resv.)	.....	.....	1,040.65	.....
Cash Items (not including Checks on Other Banks)...	.....	.....	.....	340.67
Due from Reserve Banks....	165,797.82	207,683.91	141,458.88	158,855.49
Checks on Other Banks....	113.70	291.66	4,175.92	65.04
Currency	13,778.00	16,488.00	12,866.00	16,131.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	2,625.54	2,877.23	2,919.17	3,784.48
Expense Account.....	.....	.....	.....	.....
Other Resources.....	500.00	550.00	315.00	650.00
Total.....\$	477,242.08	\$ 530,503.74	\$ 485,525.99	\$ 518,382.82

LIABILITIES

Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	24,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net)....	2,610.27	920.38	3,886.66	1,034.63
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	92,665.66	120,422.93	114,681.07	119,452.92
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	320,826.03	347,054.61	305,810.90	325,816.05
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of Deposit	.....	.....	.....	.....
Time Certificates of Deposit.	5,994.88	5,960.58	5,960.58	14,033.98
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	45.24	45.24	45.24	45.24
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	1,100.00	1,100.00	141.54	3,000.00
Total.....\$	477,242.08	\$ 530,503.74	\$ 485,525.99	\$ 518,382.82

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